52457-2-U

DFI

ILLINOIS DEPARTMENT OF FINANCIAL INSTITUTIONS

1988
ANNUAL
REPORT

DFI
STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
State of Illinois Center
100 West Randolph • Suite 15-700
Chicago, Illinois 60601

December 1, 1988

The Honorable James R. Thompson
Governor
State of Illinois
State Capitol Building
Springfield, Illinois 62706

Dear Governor Thompson:

It is a pleasure to present the following Annual Report on the Department of Financial Institutions to you and the people of Illinois.

The Report reflects the operations and administrative initiatives of the Department for Fiscal Year 1988.

Sincerely,

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

MEF/slt

MICHAEL E. FRYZEL
Director

JOANNE MITCHELL
Assistant Director

Printed by the Authority of the State of Illinois
(82920—2,200—7-82)

CONTENTS

DEPARTMENT OF FINANCIAL INSTITUTIONS

STAFF V

INTRODUCTION 1

FISCAL INFORMATION 3

CONSUMER CREDIT DIVISION 5

CREDIT UNION DIVISION 57

CURRENCY EXCHANGE DIVISION 85

UNCLAIMED PROPERTY DIVISION 125

DEPARTMENT OF FINANCIAL INSTITUTIONS

Director
Michael E. Fryzel

Assistant Director
Joanne Mitchell

ADMINISTRATIVE DIVISION

Legal Counsel Fred J. Zeni, Jr.	**Special Assistant** Harry E. Stirmell	**Fiscal Officer** Ronald A. Handlin
Legislative Liaison Benjamin S. Schwarm	**Personnel Officer** Mary Louise Brandon	**Public Information Officer** Sherrie Teitelbaum
Administrative Assistant Craig K. Kararo	**Information Systems** Farrel D. Williams	**Secretaries** Mary Ann Lieberman Kathleen A. Murray

Support Services

Kathleen Bartolomucci
Yvonne Blackwell
Mark Goldstein

Janet Haynes
Bea Jones

Ronald Miller
Kathy Myers
Barbara Zimany

CONSUMER CREDIT DIVISION

Andrew V. Madonia, *Supervisor*
Carl La Susa, *Assistant Supervisor*
Charles Tomlinson, *Assistant Supervisor*

Thomas Anderson
Thomas Bregenzer
Dolores Campagnolo
George Edwards
Jane Gallagher

Steven Klean
Pasquale Palumbo
J. Cornel West
Cecil Wyant

Board of Financial Planning and Management Services Advisors

Chairman
Benjamin Moffitt
Joliet Budget Advisors, Inc.

Leonard Groupe
Practicing Attorney

H. Don Morris
Financial Counselors

CREDIT UNION DIVISION

Brenda Jo Seipel, *Supervisor*
W. Keith Burke, *Assistant Supervisor*
Lloyd Fredendall, *Assistant Supervisor*

David Anderson
Richard Bake
Cynthia Bruce
Michael Chandrl
Colleen Connor
Keith Errett
Peter Flessas
Bruce Garrett
Norman Glazer
George Helber
Robin Hollis
Dorothy Howard
Peter Irwin
John Jelen
Eric Keyes
Dawn Lapetina
Gerald Lasley
Brad Losch
William Mack
Wanda Mallow
Daniel Murphy
Lois Olson
Eugene Planera
Elizabeth Rios
Moneta Salaveria
Daniel Simon
Patrick Smith
Jill Wasilewski
Carole Wedding

Board of Credit Union Advisors

Chairman
Gene Artemenko
United Airlines Employees Credit Union

D. L. Christofferson
Gordon Johnson Agency, Ltd.

Harold T. Welsh
General Foods Employees Credit Union

Donald E. VanHorn
Little Company of Mary
Hospital Credit Union

Dennis Ahrens
Elgin City Employees
Credit Union

Angel Lopez, Jr.
Credit Union 1

Hally Dunn
Master Printers Credit Union

CURRENCY EXCHANGE DIVISION

Michael A. Goldman, *Supervisor*
John Brady, *Assistant Supervisor*

Kathleen Mallow
Chyvonne McCottrell
Alexandra Murphy
William Riordan
Naomi Schisler
Christopher Stanford
Sue Tammaro
Edwin Toledo
John Van Zyl

Board of Currency Exchange Advisors

David L. Schiavone, Attorney
Wildman, Harrold, Allen & Dixon

Michael Guthrie
Financial Enterprises, Inc.

Christopher J. Michas, Attorney
Montgomery Ward & Co., Incorporated

UNCLAIMED PROPERTY DIVISION

Georgia K. Marsh, *Supervisor*
William Hunt, *Assistant Supervisor*
Joseph Temperelli, *Assistant Supervisor*

George Anagnostopoulos
Howard Bagley
William Barham
Kathy Bartman
Stephen Becker
Carol Brown
Denis Campbell
Marjorie Carter
Ginger Cheek
Thomas Cohen
Sheryl Chuhak
Al DiSilvestro
Juanita Donley
Lawrence Driver
Frank Ferrentino
Daniel Gallagher
Bill Golden
Kate Hollis
Marion Hughes
Natalie Kardaris
Rosemary Klokkenga
Lloyd Leheney
William Margalus
Thomas Micun
Daniel Murphy
Kathy Murray
Richelle Partridge
Angela Purpura

THE 1988 STAFF

ADMINISTRATIVE DIVISION

SPRINGFIELD OFFICE

Top Row (L to R): Farrel ("Doc") Williams, Kathy Bartolomucci, Craig Kararo, Tony Goldstein, Ron Miller, Ben Schwarm, Kathy Myers, Mary Louise Brandon.
Bottom Row (L to R): Nancy Short, Barbara Zimany, Ron Handlin, Kathy Murray.
Not Shown: Janet Haynes.

CHICAGO OFFICE

Top Row (L to R): Harry E. Stirmell, Mary Ann Lieberman, Fred J. Zeni.
Bottom Row (L to R): Yvonne Blackwell, Sherrie Teitelbaum, Bea Jones.

CONSUMER CREDIT DIVISION

Top Row (L to R): Cecil Wyant, Carl LaSusa, J. Cornel West, Steven Klean, George Edwards, Tom Bregenzer, Chuck Tomlinson, Thomas Anderson.
Bottom Row (L to R): Patrick Palumbo, Kathleen Mallow (currently with the Currency Exchange Division), Andy Madonia.
Not Shown: Carol Brown, Dolores Campagnolo, Janice Gallagher.

CURRENCY EXCHANGE DIVISION

Pictured left to right: Alexandra Murphy, Chyvonne McCottrell, William Riordan, Peter Flessas (currently with the Credit Union Division), Mike Goldman, John Brady, Christopher Stanford, Ed Toledo, John Van Zyl.
Not Shown: Matt Manzella, Jeffrey Neal, Naomi Shisler, Sue Tammaro.

CREDIT UNION DIVISION

Pictured left to right: Brenda Jo Seipel, George Helber, Daniel Simon, John Jelen, Gerald Lasley, Robin Hollis, Lloyd Fredendall, Cynthia Bruce, Keith Burke, Eugene Planera, Dorothy Howard, Richard Bake, Dawn Lapetina, Daniel Murphy, Bruce Garrett, Bill Mack, Patrick Smith, Keith Errett, Peter Irwin, Michael Chandri, Colleen Connor, Norman Glazer, Bradley Losch, David Anderson.

Left to right: Betty Rios and Wanda Mallow.

Not Shown: Eric Keyes, Moneta Salaveria, Lois Olson, Jill Wasilewski, Carole Wedding.

UNCLAIMED PROPERTY DIVISION

Pictured left to right: Marion Hughes, Joe Temperelli, Bill Barham, George Anagnostopoulos, Lloyd Leheney, Larry Driver, Al DiSilvestro, Frank Ferrentino, Tom Cohen, Dan Murphy, Bill Golden, Howard Bagley, Kate Hollis.

Top Row (L to R): Natalie Kardaris, Denis Campbell, Angela Purpura.
Bottom Row (L to R): Bill Margalus, Sheryl Chuhak, Bill Hunt.
Not Shown: Georgia K. Marsh, Kathy Bartman, Marge Carter, Ginger Cheek, Ruth Chumley, Paula Creager, Juanita Donley, Danny Gallagher, Rosemary Klokkenga, Doris Mourning, Richele Partridge, Tom Micun, Marty Kelly.

INTRODUCTION

The Illinois Department of Financial Institutions was created in 1957 as a code department of the State. Its enabling legislation, the Financial Institutions Code, authorizes it to investigate, examine, license, and regulate financial institutions in the State of Illinois: currency exchanges, credit unions, title-guaranteeing companies, foreign exchanges, and businesses making loans of $10,000 or less. It received responsibility to administer the Sale of Exchange Act and Financial Planning and Management Services Act; these powers and duties transferred to the Department from the Auditor of Public Accounts. The Department also administers the Safety Deposit Box Act; Uniform Disposition of Unclaimed Property Act; Consumer Installment Loan Act; the Consumer Credit Counseling Corporation Act; Development Credit Corporation Act; Sales Finance Agency Act; the Illinois Credit Union Act; the Currency Exchange Act; the Foreign Exchange Act; and the Insurance of Titles to Real Estate Act. In addition to the Acts that mandate specific regulations by the Department of Financial Institutions, there are approximately 23 other Acts that are ancillary to the Department and under which the Department has a monitoring function, such as the Retail Installment Sales Act; the Consumer Fraud Act; the Savings and Loan Act; the Illinois Banking Act, etc.

Management and control of the Department are vested in the Director, who is appointed by the Governor and confirmed by the Senate. It is advised in its regulation of financial institutions by three advisory boards appointed by the Governor: The Board of Credit Union Advisors, the Board of Currency Exchange Advisors and the Board of Financial Planning and Management Services Advisors. Each Board advises the Director of the methods employed by the Department to fulfill its fundamental responsibility of protecting the interest of depositors, borrowers, share-holders and consumers.

The myriad laws of the State of Illinois for which the Department of Financial Institutions has responsibility govern a variety of diverse industries. The Department has established four Divisions: Credit Union, Unclaimed Property, Currency Exchange and Consumer Credit. Each Division is headed by a supervisor who is responsible for the industries under his/her control through examination and supervision.

A statutory mandate provides only the framework of an agency. The vitality and effectiveness of an agency supersedes its statutory mandate and success must be measured by its productivity. Fiscal year 1988 was a very successful and productive one for the Illinois Department of Financial Institutions. Accomplishments are too numerous to list here; all are included in the Division sections of the Annual Report. Some of the most significant FY88 accomplishments, however, are:

UNCLAIMED PROPERTY DIVISION EXCEEDS PREVIOUS RECORDS

For the fifth consecutive year, the Unclaimed Property Division established records in its administration of the Uniform Disposition of Unclaimed Property Act. The following Division records were broken during Fiscal Year 1988:

	Fiscal Year 1988	Old Record
Total Unclaimed Financial Assets Received	$22,031,973	$20,921,324 (FY87)
Total Income Received	$22,117,915	$21,032,507 (FY87)
Names Published	30,073	26,391 (FY87)
Inquiries Received	17,338	17,030 (FY87)
Total Number of Claims Paid	4,055	3,297 (FY87)
Total Amount Claims Paid	$ 2,805,404	$ 1,948,385 (FY86)

Other impressive gains were made in the Division's administration of the Act and will be noted in the Division's section of this Report.

LEGISLATION

FY88 was a significant year for legislation with the following bills being introduced and passed by the General Assembly:

HB 2203	Amends an Act in relation to currency exchanges. Clarifies fee structure for community currency exchanges and ambulatory currency exchanges. Ambulatory currency exchanges shall not be required to pay the investigation fee more than once or be charged for the investigation of an application for a location license. Examination fee reduced from $150 to $75.
HB 4192	Amends the Consumer Installment Loan Act (CILA) to provide that licensees under this Act may deal in all types of loans and sell all types of insurance. Adds a phrase to identify, but not limit, various types of other business (loans and insurance) CILA licensees may conduct. Also amends the Sales Finance Agency Act, Foreign Exchange Act, and Sale of Exchange Act. Will make license expiration dates and annual report dates more uniform. Also will require licensing for out-of-state businesses to purchase Illinois sales contracts.
HB 4212	Amends the Consumer Credit Counseling Corporation Act. Reduces to 5 the number of individuals necessary to form such a corporation. Removes prohibition against banks, savings and loan associations, and similar entities or affiliates thereof from forming such corporations. Removes requirement that a license pursuant to the Financial Planning and Management Service Act be obtained by such corporation.
SB 1603	Amends the Illinois Credit Union Act. Authorizes credit unions serving predominately low income members to receive deposits from non-members. Permits credit unions to accept Individual Retirement Accounts. Provides for limited liability of officers and directors. Provides for review under the Administrative Review Law.

FISCAL INFORMATION
FOR THE YEAR ENDING JUNE 30, 1988

I. SUMMARY BY FUND AND DIVISION

	Expenditures	Revenues	Excess Revenue Over Expend
GENERAL REVENUE			
Administration	$ 273,393	$ 519	$ (272,874)
Consumer Credit	490,194	1,405,216	915,022
Credit Union	973,607	1,019,843	46,236
Currency Exchange	405,385	338,255	(67,130)
EDP	20,460	0	(20,460)
TOTAL	$2,163,039	$2,763,833	$ 600,794
STATE PENSION FUND			
Administration	$ 226,043	$ 2,025	$ (224,018)
Unclaimed Property	1,342,429	18,902,840	17,560,411
EDP	343,984	0	(343,984)
TOTAL	$1,912,456	$18,904,865	$16,992,409
Unclaimed Property Trust Fund	$3,010,587	$ 3,215,075	$ 204,488
DEPARTMENT TOTAL	$7,086,082	$24,883,773	$17,797,691

II. EXPENDITURE SUMMARY BY DIVISION AND CATEGORY

	Administrative	Consumer Credit	Credit Union	Currency Exchange	Unclaimed Property	E.D.P.	Totals
Personal Services	$346,927	$387,270	$756,956	$332,425	$ 823,483	$ 67,488	$2,714,549
Retirement	15,900	18,100	36,700	14,500	42,400	3,400	131,000
Social Security	23,624	24,412	50,320	23,360	56.507	4,861	183,084
Group Insurance	5,011	0	0	0	32,704	2,658	40,373
Contractual Services	30,520	5,522	13,804	9,990	318,102	112,008	489,946
Travel	17,865	48,747	102,793	19,875	40,510	1,998	231,788
Commodities	4,333	2,951	4,361	2,229	8,424	5,897	28,195
Printing	3,609	2,492	4,399	2,398	14,900	0	27,798
Equipment	1,571	700	4,079	158	4,397	166,134	177,039
Telecommunications	46,583	0	0	0	0	0	46,583
Operation of Auto Equip.	3,493	0	0	0	1,002	0	4,495
Refunds	0	0	195	450	0	0	645
TOTAL	$499,436	$490,194	$973,607	$405,385	$1,342,429	$364,444	$4,075,495

III. EXPENDITURE SUMMARY BY FUND AND CATEGORY

General Revenue Fund

Expenditure Category	Appropriations	Expenditures	Lapse
Personal Services	$1,681,500	$1,675,244	$ 6,256
Retirement	78,100	78,100	0
Social Security	112,900	112,381	519
Group Insurance	0	0	0
Contractual Services	75,000	61,619	13,381
Travel	182,900	179,932	2,968
Commodities	12,500	12,216	284
Printing	18,200	12,218	5,982
Equipment	6,000	5,313	687
Telecommunications	23,900	23,640	260
Operation of Auto Equipment	1,900	1,731	169
Refunds	2,000	645	1,355
TOTAL	$2,194,900	$2,163,039	$31,861

State Pension Fund

Expenditure Category	Appropriations	Expenditures	Lapse
Personal Services	$1,099,900	$1,039,305	$60,595
Retirement	52,900	52,900	0
Social Security	75,000	70,703	4,297
Group Insurance	48,600	40,373	8,227
Contractual Services	442,200	428,327	13,873
Travel	54,000	51,856	2,144
Commodities	18,600	15,979	2,621
Printing	16,400	15,580	820
Equipment	172,000	171,726	274
Telecommunications	23,000	22,943	57
Operation of Auto Equipment	4,800	2,764	2,036
Refunds	0	0	0
TOTAL	$2,007,400	$1,912,456	$94,944

DFI

CONSUMER
CREDIT
DIVISION

CONSUMER CREDIT DIVISION
ANNUAL REPORT

FISCAL YEAR ENDING JUNE 30, 1988

The Consumer Credit Division functions as regulator of financial institutions in accordance with nine (9) Illinois statutes covering a broad range of consumer services. At year end, 770 licenses were in operation providing these services in Illinois. The licenses include 479 Consumer Installment Loans, 14 Financial Planning and Management Services, 11 Foreign Exchange, 19 Safety Deposit Box, 12 Sale of Exchange, 216 Sales Finance Agency, and 19 Title Insurance. The Division staff conducted 1,051 examinations of those businesses to determine compliance with the appropriate statutes and regulations. A total of 292 exceptions were found by the examiners of which approximately 65% were corrected by the licensee during the examination and the remaining required correspondence and discussion by the Division to effect resolution of the problem.

In addition to exceptions found by examination, the Division investigated 216 consumer complaints during the calendar year 1987 and acted as a source of reference for both public and private agencies representing the consumer public. Of the 216 complaints received, 38% were against Consumer Installment Loan Act licensees, 40.3% against Sales Finance Agency Act licensees, 3.2% against Other Business Authorizations in licensees' offices, 1.4% against companies authorized to do business under the Title Insurance Act, 15.7% against non-licensees of the Division, and 1.4% of a miscellaneous nature. Of the total complaints, 52.3% were resolved in favor of the consumer, 32% resolved in favor of the licensees, and 15.7% referred to other regulatory agencies at the federal, state or county level.

Areas of exceptions and complaints include incomplete disclosure, insufficient rebate of unearned interest or insurance premiums, failure to return documents, failure to cancel lien on security, excessive or unauthorized insurance, improper collection methods, improper payment crediting, and inadequate documentation on file in cases of judgment or repossession and sale of security. In addition to the resolution on non-monetary problems, $45,678 was recovered for the public. The following page has an analysis of complaints for the past five (5) years.

ANNUAL NUMBER OF COMPLAINTS
by TYPE OF LICENSEE and TYPE OF COMPLAINT

TYPE OF LICENSEE

	1987	1986	1985	1984	1983
Consumer Finance	0	0	3	9	24
Consumer Installment	82	82	128	77	82
Sales Finance	87	89	112	140	146
Other Business Authorization	7	18	4	77	20
Title	3	4	3	7	8
Other	3	3	8	6	3
Non Licensee	34	57	65	42	33
TOTAL	216	253	323	358	316

TYPE OF COMPLAINT

	1987	1986	1985	1984	1983
1. Collection Methods	36	35	43	39	60
2. Payments	39	31	73	52	42
3. Repossessions	9	11	19	36	49
4. Rule of 78	8	15	27	20	20
5. Simple Interest	6	2	14	45	26
6. Other	48	51	39	53	55
7. Insurance					
A. C/L — A/H	14	12	9	8	16
B. Ad & D	0	0	4	2	4
C. Automobile	11	11	13	16	15
D. Other	3	5	3	8	3
8. Title Return					
A. Automobile	4	11	8	13	19
B. Real Estate	4	12	6	66	7
9. Non-Licensee	34	57	65	•	•
TOTAL	216	253	323	358	316

•Added into each category

The laws administered by this Division are:

Consumer Installment Loan Act, Il. Rev. Stat. Chap. 17, Par. 5401

Development Credit Corporation Act, Il. Rev. Stat. Chap. 32, Par. 1001

Financial Planning and Management Services Act, Il. Rev. Stat. Chap. 17, Par. 5301

Foreign Exchange Act, Il. Rev. Stat. Chap. 17, Par. 2801

Pawners' Societies Act, Il. Rev. Stat. Chap. 17, Par. 4551

Safety Deposit Box Act, Il. Rev. Stat. Chap. 17, Par. 1451

Sale of Exchange Act, Il. Rev. Stat. Chap. 17, Par. 4701

Sales Finance Agency Act, Il. Rev. Stat. Chap. 17, Par. 5201

Title Insurance Act, Il. Rev. Stat. Chap. 73, Par. 478

After appropriate investigation of principals and plans, a total of 82 new licenses were issued in FY'88 for operations under the above listed Acts. Each request by a licensee to relocate an office was investigated to determine that the services to the consumer would not be jeopardized. Each request by a licensee to provide an additional financial service was fully investigated to ensure that its conduct would not conceal or facilitate evasion or violation of the licensed Act. In FY'88, the Director has authorized the following other businesses to be conducted in licensees' offices:

Residential Real Estate Mortgage Loans

Sale of Mortgage Insurance

Various Forms of Life, Accident & Health, and Property Insurance
Premium Financing
Open-end Revolving Loans
Credit Card Loans
Sale of Exchange
Sale of Securities
Income Tax Preparation
Sale of Motor Club Memberships
Real Estate Sales
Business Leasing
Equipment Leasing
Mortgage Banking
Sale of Commercial Paper
Transmittal of Funds

Analysis and review were provided concerning bills introduced in the General Assembly which would affect, to some degree, policies, revenue, or cost of operations of the Consumer Credit Division. The following passed in FY'88 and final action on each is noted below:

> HB2211 amends the Consumer Installment Loan Act to permit licensees to make revolving loans and to act as a sales finance agency without authorization of the Director. Signed by the Governor, effective January 1, 1988, PA 85-429.
>
> HB2477 amends the Motor Vehicle Retail Installment Sales Act to permit balloon payment contracts. Signed by the Governor, effective January 1, 1988, PA 85-440.
>
> SB915 amends the Sales Finance Agency Act to raise the annual license fee from $150.00 to $300.00. Signed by the Governor, effective September 22, 1987, PA 85-716.
>
> HB216 amends the Motor Vehicle Retail Installment Act to require an installment sales agreement to contain a notice that a refund may be due on credit life or disability insurance premiums in the case of pay-off before maturity. Signed by the Governor, effective January 1, 1988, PA 85-588.
>
> HB4192 amends the Foreign Exchange and Sale of Exchange Acts to provide that annual licenses expire on December 31; amends the Sales Finance Agency Act to require licensing of foreign sales finance agencies doing business in Illinois; and amends the Consumer Installment Loan Act to provide that licensees must comply with the Insurance Code when selling insurance. This legislation also gives the Director explicit authorization to grant Other Business Authorizations as provided in the Consumer Installment Loan Act. Signed by the Governor, effective September 1, 1988, PA 85-1264.
>
> HB4212 amends the Consumer Credit Counseling Corporation Act to remove prohibitions of banks and S & L associations from forming such corporations, and to remove the requirement that such corporations be licensed under the Financial Planning and Management Services Act. Signed by the Governor, effective September 1, 1988, PA 85-1265.

The following bills were introduced in the General Assembly but failed to pass in FY'88:

HB3019 would amend the Motor Vehicle Retail Installment Sales Act to put a ceiling on interest rates for financing used cars. Status — in committee.

HB3700 would amend the Consumer Fraud and Deceptive Business Practice Act to permit the lender of a loan secured by real estate to reject proposed title insurance if the lender believes the title insurance provides insufficient protection. Status — in committee.

HB3818 would amend the Credit Card and Debit Card Act to prohibit awarding prizes based on a person's credit card number; prohibit charges for orders placed by phone until seller obtains cardholders signature; imposes penalties for violations. Status — in committee.

HB4132 would amend the Retail Installment Sales Act to permit balloon note financing similar to the recent amendment to the Motor Vehicle Retail Installment Sales Act. Status — interim study.

HB4259 would amend the Motor Vehicle Retail Installment Sales Act to limit interest rate to 10 percentage points above the prime rate published by the largest bank in Illinois. Status — tabled.

SB2092 would amend the Consumer Installment Loan Act and the Interest Act to prohibit interest rebate based on Rules of 78's. Status — in committee.

SB2255 and HB4188 would amend the Credit Card Act to require that information regarding annual fees and finance charges be set forth in the application or advertisement for a credit card. Status — in committee.

Other significant administrative activities in FY'88 included:

Prepared a first draft of a comprehensive revision of the Insurance of Titles to Real Estate Act to provide for:

1. Limitations on controlled business.
2. Limitations on assumed risk.
3. Premiums and rate filing.
4. Reserves.
5. Rules and Regulations.
6. License and examination fees.
7. Regulation of agents.
8. Hearings.

Limited distribution of the first draft of a proposed amended title insurance act resulted in wide ranging differences of opinion concerning certain sections. A task force of industry leaders, bankers and attorneys has been appointed to resolve those differences. Six sub-committees have been established to cover specific sections and a schedule of three general committee meetings was made. A final draft is expected to be completed by January 1, 1989 for introduction in the 1989 General Assembly.

Reclassified Other Business Authorizations to reduce clerical work for Consumer Installment Loan Act Licensees and the Division.

Organized and initiated a program of accepting public accounting of out-of-state Sales Finance examinations, at the Director's discretion, to reduce travel costs for FY'88.

Revised Consumer Installment Loan Act and Sales Finance Agency Act Rules and Regulations to permit licensees to offer joint credit and health insurance consistent with the Insurance Code.

Reviewed and approved electronic data processing systems of Household Finance, ITT Consumer Finance, Norwest Financial, and Security Pacific Financial Services.

Converted compilation of title insurance assets and liabilities, income and expense, and sales by county to electronic data processing to improve accuracy and save clerical time.

Programmable calculators were purchased, programmed, and distributed to all Consumer Credit examiners to improve field efficiency and, specifically, to permit audit calculations of balloon payment contracts which we were previously unable to do.

Prepared a listing of all out-of-state title insurance and sales finance licensees arranged geographically to facilitate efficient exam scheduling for minimum travel cost.

DIVISION REVENUES AND EXPENDITURES

The Consumer Credit Division is financially self-supporting in that the various fees paid by licensees exceed the cost of operations.

Revenue:	
Examination fees[1]	$ 149,900
Licensing and Renewal fees[2]	243,430
Retaliatory fees[3]	1,004,059
Miscellaneous fees[4]	17,913
TOTAL REVENUE — FY'88	$1,415,302
TOTAL EXPENDITURES — FY'88	$ 490,194

Reporting to the Supervisor of the Consumer Credit Division are one Assistant Supervisor in the Chicago Office and one Assistant Supervisor in the Springfield Office. Eight field examiners and two clerical employees complete the Division's personnel roster.

[1] Examination fees consist of charges of $100 per Examiner per day to conduct examinations of licensee's office as authorized by Statute.

[2] Initial licensing and annual renewal fees are set by Statute.

[3] Retaliatory fees are imposed on foreign title insurance companies doing business in Illinois to reciprocate for taxes imposed on Illinois companies doing business in their State of Incorporation.

[4] Miscellaneous fees include application, investigation, name change, and relocation fees authorized by Statute.

CONSUMER INSTALLMENT LOAN ACT

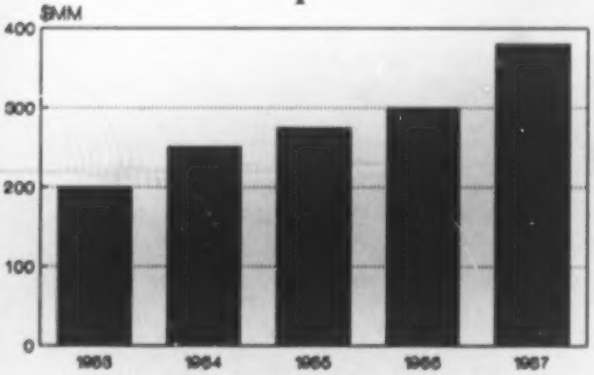
In accordance with the Consumer Installment Loan Act, the Consumer Credit Division licenses and regulates the business of making loans not exceeding $10,000. The Director of Financial Institutions may authorize an office so licensed to also make consumer loans that are in excess of $10,000 as well as business loans in any amount. Loans made under the latter authorizations are regulated in accordance with the Illinois General Interest Act (Ill. Rev. Stat. Chapter 17, Par. 6401 et seq.) and credit rules of the Federal Trade Commission.

The fastest growing segment of our licensees' business is the over $10,000 loans, and of that segment, the fastest growing portion is real estate loans. We anticipate that the latter trend will continue into the next year or two, particularly in view of the revisions in the Federal Income Tax Law prohibiting most interest deductions other than home equity financing.

While the number of consumer credit licensees in Illinois (479 as of June 30, 1988) has remained fairly constant in the past five years, their combined average net receivables have increased from $921 million to today's $2.072 billion. The combination of overall growth in consumer financing, change in product mix, and increased computerization of licensees' offices has forced revisions and expansions in our examination forms and procedures. We are aware that these changes, as well as legislative activity, will dictate an ongoing review and revision of our efforts to serve both the consumer and finance industry.

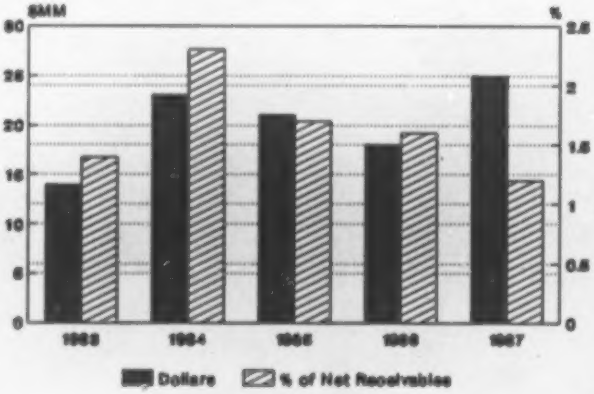
CONSOLIDATED STATISTICS
1983-1987
Compiled from Licensees' Annual Reports

I



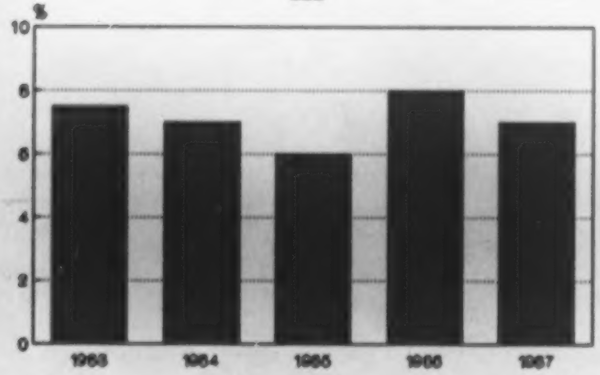
Operating Income

II



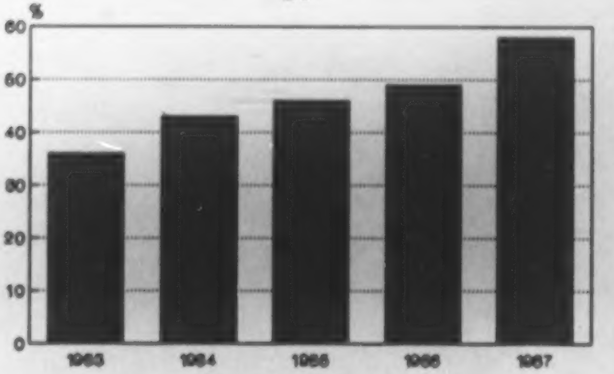
Net Income
in $'s and % of Net Receivables

III



Cost of Borrowed Capital
as % of Net Receivables

IV



Composite Income from OBA's
as % of Total Income

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
January 1, 1987 — December 31, 1987
Compiled From Licensees' Annual Reports

	Consumer Installment Loan	Other Business	Total
INCOME			
Charges Collected and/or Earned	$155,392,407	$218,516,054	$373,908,461
OTHER INCOME			
(a) Recording Fees	43,176	96,749	139,925
(b) Interest on Bank Balances	284,726	509,717	794,443
(c) Insurance Income	1,879,749	2,109,220	3,988,969
(d) All Other Income	2,257,463	4,824,952	7,082,415
TOTAL OPERATING INCOME	$159,857,521	$226,056,692	$385,914,213
EXPENSES			
Advertising	$ 3,945,809	$ 3,682,567	$ 7,628,376
Auditing	204,013	263,641	467,654
BAD DEBTS			
(a) Charge-offs	14,196,400	14,162,668	28,359,068
(b) Deduct: Collections on Accounts	(3,549,999)	(4,408,824)	(7,958,823)
(c) Additions to Reserve for Bad Debts	15,431,341	9,509,056	24,940,397
Depreciation & Amortization	1,055,985	1,771,236	2,827,221
Insurance & Fidelity Bonds	799,782	944,026	1,743,808
Legal Fees & Disbursements	1,762,153	1,522,011	3,284,164
Postage, Printing, Stationery & Supplies	2,197,000	3,942,583	6,139,583
Rent, Janitorial Services & Utilities	4,480,635	5,735,218	10,215,853
Salaries of Officers, Owners & Partners	2,513,087	5,506,841	8,019,928
Salaries of All Other Employees	19,801,768	28,914,420	48,716,188
Taxes — Other Than on Income	1,146,053	1,796,530	2,942,583
License Fees	184,603	182,689	367,292
Telephone & Telegraph	1,798,892	2,812,854	4,611,746
Travel, Auto Expense & Allowance	902,443	1,118,737	2,021,180
Supervision & Administration (when not allocated to other items)	9,699,177	16,249,778	25,948,955
All Other Expenses	6,367,628	10,185,447	16,553,075
Interest Paid on Borrowed Funds	54,787,640	101,449,334	156,236,974
TOTAL EXPENSES BEFORE INCOME TAXES	$137,724,410	$205,340,812	$343,065,222
INCOME BEFORE INCOME TAXES	$ 22,133,111	$ 20,715,880	$ 42,848,991
LESS: INCOME TAXES			
(a) State	1,500,410	3,676,458	5,176,868
(b) Federal	4,270,753	7,208,155	11,478,908
NET INCOME	$ 16,361,948	$ 9,831,267	$ 26,193,215
Average Monthly Expense Per Account	$ 33.48	$ 22.66	$ 26.07

CONSOLIDATED STATEMENT OF ASSETS

As of December 31, 1987
Compiled From Licensees' Annual Reports

	CILA	O.B.A. R/E Loans	Sales Finance	All Other Business	Total
Cash on Hand & in Banks	$ 0	$ 0	$ 0	$ 0	$ 7,686,959
Short Term Investments					3,706,054
Receivables					
Gross Receivables	854,256,613	511,086,703	337,996,459	690,826,492	2,394,166,267
Less: Unearned Charges	158,917,550	38,787,618	65,168,038	11,760,093	274,633,299
Net Received	695,339,063	472,299,085	272,828,421	679,066,399	2,119,532,968
Less: Reserve for Bad Debts	21,277,742	8,912,394	11,814,083	5,163,854	47,168,073
Adjusted Net Receivables	$674,061,321	$463,386,691	$261,014,338	$673,902,545	$2,072,364,895
Real Estate (Net of Depreciation)	2,964,069	0	0	141,391	3,105,460
Furniture, Fixtures and Autos (Net of Depreciation)	6,497,240	0	0	3,836,425	10,333,665
Other Useful in Business	12,314,552	0	0	13,066,754	25,381,306
TOTAL ASSETS	$695,837,182	$463,386,691	$261,014,338	$690,947,115	$2,122,578,339
Average Number of Accounts Outstanding	342,776	34,109	361,882	358,096	1,096,863

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY

January 1, 1987 — December 31, 1987
Compiled From Licensees' Annual Reports

	CILA		OTHER BUSINESS	
	No.	Principal Balance	No.	Principal Balance
Distribution by Size	94,783	$ 59,760,785	603,504	$ 255,164,743
$1,000 or less	141,963	264,099,434	159,904	259,838,694
$1,001 to $3,000	31,704	118,801,159	19,884	73,485,803
$3,001 to $5,000	9,902	79,828,982	10,855	76,274,859
$5,001 to $10,000	0	0	9,887	156,706,278
$25,001 and over	0	0	6,991	302,954,697
TOTAL LOANS MADE	278,352	$522,490,360	811,025	$1,124,425,074

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY (Continued)

January 1, 1987 — December 31, 1987
Compiled From Licensees' Annual Reports

	CILA		OTHER BUSINESS	
	No.	Principal Balance	No.	Principal Balance
Distribution By Type of Security Based in Whole or Larger Part On:				
Household Goods	81,613	$140,702,166	537,275	$ 343,114,496
Motor Vehicle	28,220	67,267,547	20,336	79,609,278
Household Goods and Motor Vehicles	17,569	47,226,050	32,469	56,795,386
Other Chattels	35,443	51,129,414	75,012	70,467,982
Comaker Endorsed or Guaranteed	5,328	10,940,379	1,203	13,262,511
Wage Assignments	25,330	35,018,177	4,109	2,999,573
Unsecured	79,674	134,858,151	95,183	93,013,343
Real Estate	5,175	35,348,476	45,438	465,162,505
TOTAL LOANS MADE	278,352	$522,490,360	811,025	$1,124,425,074

DELINQUENCY AND LEGAL ACTION SUMMARY

January 1, 1987 — December 31, 1987
Compiled From Licensees' Annual Reports

	CILA		OTHER BUSINESS	
	No. of Accounts	Unpaid Principal Balance	No. of Accounts	Unpaid Principal Balance
Accounts With No Payment				
Either of Principal or of Charges For:				
60-89 Days	6,864	$11,827,733	13,680	$18,849,253
90 Days or More	8,606	17,248,819	11,075	18,113,715
TOTAL	15,470	$29,076,552	24,755	$36,962,968
Delinquency as a Percent of Gross Outstanding Loans		3.4%		2.4%

DELINQUENCY AND LEGAL ACTION SUMMARY (Continued)

January 1, 1987 — December 31, 1987
Compiled From Licensees' Annual Reports

	CILA		OTHER BUSINESS	
	No. of Accounts	Unpaid Principal Balance	No. of Accounts	Unpaid Principal Balance
Accounts on Which a Bankruptcy Notice was Received During the Year:				
Chapter Thirteen	2,969	$ 6,914,021	2,139	$ 4,857,937
All Other Chapters	5,852	15,228,933	3,855	7,292,985
TOTAL	8,821	$22,142,954	5,994	$12,150,922
Number of Wage Assignments Filed:	3,668		19,121	
Suits for Recovery of Judgment:				
Pending at Begining of Year	1,544	$ 2,919,665	1,448	$ 2,246,167
Instituted During Year	4,278	7,563,071	7,017	7,489,434
Settled Before Judgment	840	1,348,749	850	1,635,432
Judgment Obtained	3,072	5,393,672	5,381	4,390,174
Pending at Year End	1,910	3,740,315	2,234	3,709,995
Real Estate Foreclosure	127	3,146,803	124	3,221,728
Possession of Security Obtained by Licensee:				
Household Goods	172	$ 296,371	160	$ 201,512
Motor Vehicle	885	2,792,588	468	1,253,835
Other Chattels	48	182,501	213	626,479
Real Estate	76	1,779,611	158	4,647,105
TOTAL	1,181	$ 5,051,071	999	$ 6,728,931

	Household Goods	Motor Vehicle	Other Chattels	Real Estate
Sale of Security by Licensees				
Number	218	1,148	172	132
Amount Due	$329,997	$2,992,092	$362,522	$3,474,908
Amount Collected	$ 67,607	$1,287,312	$126,398	$3,226,079

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT DIVISION

FY 88 LICENSEES
CONSUMER INSTALLMENT LOAN ACT

CONSUMER INSTALLMENT

OTHER BUSINESS AUTHORIZED IN LICENSED OFFICES

January 1, 1987 — December 31, 1987
Compiled From Licensees' Annual Reports

As indicated in the introductory remarks of the Consumer Credit section, more Consumer Installment Loan licensees are offering a greater variety and volume of other financial services. These Other Business Authorizations now account for an average of 59% of our licensees' total income. Categories of other businesses providing the greatest dollar volume are listed below.

Sales Finance

Number of contracts purchased	281,442
Dollar amount of contracts purchased	$318,015,124
Gross Income	$ 50,129,878
Losses charged off	$ 10,639,296

Credit Life & Disability Insurance

Coverage written	$943,619,352
Premiums charged	$ 46,582,997
Income to licensees	$ 3,775,958

Residential Real Estate Mortgage Loans

The Director of Financial Institutions has granted an Other Business Authorization (OBA) to various consumer credit companies to make loans over $10,000 secured by residential mortgages on private homes. An OBA granted to a parent company applies to all branch offices.

Number of loans made	45,438
Total amount of loans — net of charges	$465,162,505
Total loans — outstanding as of 12/31/87	44,109
Total amount outstanding — net of charges	$463,386,691

Business Loans

The Consumer Installment Loan Act authorizes a licensee to make business loans without written authorization from the Director. Such loans may be examined by the Division to ensure compliance with the Banking and Interest Acts.

Number of loans made	2,536
Total amount of loans — net of charges	$ 39,501,942

CONSUMER INSTALLMENT LOAN ACT

City	Licensee		License No.
	ADAMS COUNTY		
Quincy	Credithrift of America, Inc.	1704 Broadway	0156
	ITT Financial Services	225 N. 36th Street	0425
	Quinsippi Loan Company	601 Hampshire Street	0152
	USA Financial Services, Inc.	1201 Hampshire Street	0981
	ALEXANDER COUNTY		
East Cape Girardeau	Mid South Finance Co. of Illinois	Rte. 1, Box 238	0329
	BOONE COUNTY		
Belvidere	Credithrift of America, Inc.	406 S. State Street	0941
	BUREAU COUNTY		
Princeton	Credithrift of America, Inc.	414 S. Main Street	0961
	CHAMPAIGN COUNTY		
Champaign	Associates Finance, Inc.	2003 Round Barn Road	0435
	Beneficial Illinois, Inc.	1912 C Round Barn Road	0360
	Central Finance Loan Corp.	306 S. Neil Street	0446
	Credithrift of America, Inc.	505 S. Neil Street	0865
	Five Avco Financial Services, Inc.	802 Bloomington Road	0291
	Household Finance Corp. III	1914 C Round Barn Shop. Center	0340
	ITT Financial Services	49 E. Marketview Drive	0493
	Personal Finance Company	Unit #18 B Country Fair Shop. Cntr	0137
	Security Pacific Financial Services, Inc.	1512 N. Prospect Avenue	0326
	USA Financial Services, Inc.	1901 N. Market Street	0911
Urbana	Credithrift of America, Inc.	211 E. Green Street	0966
	USA Financial Services, Inc.	1717 S. Philo Road	0651
	CHRISTIAN COUNTY		
Taylorville	USA Financial Services, Inc.	100 S. Main Street	0726
	CLAY COUNTY		
Flora	Credithrift of America, Inc.	119 W. North Avenue	0946
	COLES COUNTY		
Charleston	Personal Finance Company	10 Lincoln Avenue	0348
Mattoon	Credithrift of America, Inc.	1516 Broadway	0938
	USA Financial Services, Inc.	1518 Lakeland Blvd., Suite 5	0091

COOK COUNTY

City	Licensee		License No.
Barrington	Credithrift of America, Inc.	700 S. Northwest Highway	0901
Berwyn	Five Avco Financial Services, Inc.	6434 W. Cermak Road	0140
	Household Finance Corp. III	7044 W. Cermak Road	0184
Bridgeview	Chicago Commerce Acceptance	8020 S. Harlem Avenue	0467
	General Finance Corp. of Illinois	8743 S. Harlem Avenue	0107
Broadview	Blazer Financial Services, Inc.	1723 W. Roosevelt Road	0139
	Mercury Finance Co. of Illinois	2929 S. 18th Avenue	0166
Brookfield	General Finance Corp. of Illinois	9036 W. Ogden Avenue	0255
Buffalo Grove	Associates Finance, Inc.	#9 Ranch Mart Plaza	0309
	Five Avco Financial Services, Inc.	1281 W. Dundee Road	0141
	Household Finance Corp. III	400 K W. Dundee Road, Village Plaza	0347
Burbank	Mercury Finance Co. of Illinois	5417 W. 79th Street	0165
Calumet City	Associates Finance, Inc.	2020 E. 159th St. Calumet Mktpl.	0802
	Transamerica Financial Services	1600 167th Street, Suite 16	0063
Calumet Park	Household Finance Corp. III	1330 W. 127th Street	0037
Chicago	All State Credit Corp.	5829 W. Irving Park Street	0810
	Beneficial Illinois, Inc.	4012 W. 79th Street	0602
	Blazer Financial Services, Inc.	2212 W. 95th Street	0464
	Bonlar Loan Company, Inc.	2247 W. Lawrence Ave.	0099
	Chicago Acceptance Corp.	3100 W. Peterson Ave.	0257
	Cosmat Loan Company	3601 W. Belmont Avenue	0647
	Five Avco Financial Services, Inc.	5817 S. Archer Avenue	0200
	Five Avco Financial Services, Inc.	3008 N. Ashland Avenue	0203
	General Finance Corp. of Illinois	3040/42 W. Peterson Avenue	0049
	General Finance Corp. of Illinois	6411 N. Western Avenue	0198
	General Finance Corp. of Illinois	5314 W. Lawrence Avenue	0207
	General Finance Corp. of Illinois	6044 W. North Avenue	0212
	General Finance Corp. of Illinois	6331 S. Kedzie Avenue	0221
	General Finance Corp. of Illinois	1614 W. Belmont	0246
	General Finance Corp. of Illinois	4284 S. Archer Avenue	0258
	General Finance Corp. of Illinois	4013 W. 26th Street	0259
	General Finance Corp. of Illinois	2313 W. 95th Street	0262
	General Finance Corp. of Illinois	109 N. Dearborn Street	0264
	General Finance Corp. of Illinois	3409 W. Lawrence Avenue	0267
	General Finance Corp. of Illinois	5710 N. Broadway	0270
	General Finance Corp. of Illinois	3133 N. Central Avenue	0276
	General Finance Corp. of Illinois	3207 N. Milwaukee Avenue	0281
	General Finance Corp. of Illinois	3005 E. 92nd Street	0282
	General Finance Corp. of Illinois	11850 S. Western Avenue	0472
	General Finance Corp. of Illinois	4401 W. 63rd Street	0697
	General Finance Corp. of Illinois	7145 W. Belmont Avenue	0703
	Great American Finance Corp.	205 W. Wacker Drive	0930
	Han Mi Finance Corp.	4545 N. Clark Street	0151
	Household Finance Corp. III	4222½ S. Archer Avenue	0046
	Household Finance Corp. III	5611 W. Belmont Avenue	0056

COOK COUNTY

City	Licensee		License No.
Chicago	Household Finance Corp. III	625 N. Michigan Avenue	0229
	Insured Financial Acceptance Corp.	4455 West Montrose Avenue	0401
	Loan Express Company, Inc.	109 N. Dearborn Street — 402	0252
	Mellon Financial Service Corp.	4371 S. Archer Avenue	0032
	Mellon Financial Service Corp.	3234 N. Central Avenue	0045
	Mellon Financial Service Corp.	10027 S. Western Avenue	0055
	Mercury Finance Co. of Illinois	5015 W. Lawrence, Suite 201	0071
	Meritor Credit Corporation	333 W. Wacker Drive, Suite 1900	0459
	Mfr's Hanover Cons. Serv.	4355 S. Kedzie Avenue	0717
	Midland Finance Co.	7541 N. Western Avenue	0652
	Nationwide Acceptance Corp.	3435 N. Cicero Avenue	0458
	Plaza Finance Co., Inc.	202 South State Street	0738
	Puritan Finance Plan, Inc.	55 W. Monroe St., Suite 3890	0314
	Roosevelt Loan Company, Inc.	601 W. Roosevelt Road	0597
	Security Pacific Financial Services, Inc.	19 S. LaSalle Street, Suite 605	0187
	Security Pacific Financial Services, Inc.	100 N. LaSalle Street	0795
	Sir Finance Corporation	6140 N. Lincoln Avenue	0167
	Sir Finance Corporation	2132 S. Indiana	0410
	Smith Rothchild Financial Co.	221 N. LaSalle Street	0266
	Sora Loan Company, Inc.	2623 N. Harlem Avenue	0684
	The Madison Corporation	30 N. Michigan Avenue, Suite 800	0439
	Transamerica Financial Services	7601 S. Kostner	0043
	True Value Financial Corp.	4801 W. Cullom Avenue	0287
	Turner Acceptance Corporation	4450 N. Western Avenue	0029
Chicago Heights	Local Loan Company	614 Dixie Highway	0169
	Personal Finance Company	201 W. Joe Orr Road	0643
	Rooney Finance Corp. of Chicago Hgts.	233 W. Joe Orr Road	0774
Cicero	General Finance Corp. of Illinois	6025 W. Cermak Road	0283
Countryside	Fidelity Financial Services, Inc.	6555 Willow Springs Road, Suite 9	0042
	ITT Financial Services	6555 Willow Springs Road — 607	0131
Des Plaines	Associates Finance, Inc.	2606 A Dempster Street	0536
	Beneficial Illinois, Inc.	617 W. Golf Road	0582
	Five Avco Financial Services, Inc.	2474 Dempster Street	0080
	General Finance Corp. of Illinois	1281 Elmhurst Road	0397
	Household Finance Corp. III	8608-10 Golf Road	0254
	ITT Financial Services	570 N.W. Highway	0123
	Mellon Financial Services Corp.	743 W. Golf Road	0010
Elmwood Park	Continental Finance Corp.	7234 W. North Avenue	0465
	Household Finance Corp. III	7211 W. Grand Avenue	0117
Evanston	General Finance Corp. of Illinois	828 Davis Street	0220
Glendale Heights	Associates Finance, Inc.	2196 Bloomingdale Road	0413
Glenwood	Five Avco Financial Services, Inc.	18405 S. Halsted	0284
Hanover Park	General Finance Corp. of Illinois	2017 Irving Park Road	0611
	Household Finance Corp. of Illinois	1452 Irving Pk Rd Trade Winds Shop	0005
Harwood Heights	Five Avco Financial Services, Inc.	5144A N. Harlem Avenue	0144

City	Licensee		License No.
	COOK COUNTY		
Hazel Crest	Beneficial Illinois, Inc.	3430 W. 183rd Street	0578
	Personal Finance Company	17507 S. Kedzie Avenue	0644
Hickory Hills	Commercial Credit Loans, Inc.	8705 W. 95th Street	0998
	ITT Financial Services	8077 W. 95th Street	0312
	Mfr's Hanover Cons. Service	8621 W. 95th Street	0720
	Norwest Financial Illinois, Inc.	9632 S. Roberts Road	0230
	Security Pacific Financial Services, Inc.	7667 W. 95th Street	0033
Hillside	Fleet Finance, Inc.	4415 W. Harrison	0061
Hoffman Estates	Associates Finance, Inc.	142 W. Higgins Road	0654
	Five Avco Financial Services, Inc.	275 W. Higgins Road	0002
Hometown	General Finance Corp. of Illinois	8723 S. Cicero Avenue	0199
	Household Finance Corp. III	4112 Southwest Highway	0007
Homewood	Blazer Financial Services, Inc.	734 Ridge Road	0484
	Fleet Finance, Inc.	920 W. 175th Street	0052
	General Finance Corp. of Illinois	17820 S. Halsted Street	0860
Lansing	Fidelity Financial Services, Inc.	18525 Torrence Avenue	0579
	Mellon Financial Service Corp.	18139 Torrence Avenue	0256
Lincolnwood	Neighborhood Funding Services, Inc.	7250 N. Cicero	0769
Matteson	General Finance Corp. of Illinois	4519 W. 211th Street	0218
	Household Finance Corp. III	4718 W. Lincoln Highway	0062
	Transamerica Financial Services	4440 W. Lincoln Highway, Suite 101	0053
Maywood	Harris Loan & Mtge. Corp.	1701 S. First Avenue, Suite 300	0389
Melrose Park	Ralu Premium Finance Corp.	130 Broadway	0250
Midlothian	General Finance Corp. of Illinois	14409 S. Cicero Avenue	0217
Morton Grove	General Finance Corp. of Illinois	8838 N. Harlem Avenue	0311
Mount Prospect	Anchor Mortgage Services, Inc.	1008 E. Rand Road	0095
	Household Finance Corp. III	1105 Mt. Prospect Plz., Rand/Central	0247
Niles	Mfr's Hanover Cons. Service	7746 N. Milwaukee Avenue, Unit D	0719
Norridge	Centurion Finance Co., Inc.	4501 N. Cumberland Avenue	0081
	General Finance Corp. of Illinois	4104 N. Harlem Avenue	0135
Northbrook	Security Pacific Financial Services, Inc.	707 Skokie Boulevard	0129
	Transamerica Financial Services	40 Skokie Boulevard	0074
Northfield	E. F. Wonderlic & Assoc., Inc.	820 Frontage Road	0011
Northlake	Mellon Financial Service Corp.	24 E. North Avenue	0040
Oak Forest	Associates Finance, Inc.	5540 W. 159th Street	0396
Oak Lawn	Associates Finance, Inc.	9528 S. Cicero Avenue	0223
	Beneficial Illinois, Inc.	9600 S. Cicero Avenue	0561
	Five Avco Financial Services, Inc.	6305 W. 95th Street	0621
	Ford Motor Credit Company	10735 S. Cicero Avenue	0120
	Mellon Financial Service Corp.	4237 W. 95th Street	0030
Oak Park	Mellon Financial Service Corp.	6905 W. North Avenue	0004
	Reliable Credit Company	1103 Westgate Mall	0096
	West Suburban Loan Company	507 S. Oak Park Avenue	0728
Orland Hills	Mellon Financial Service Corp.	8841 W. 159th Street	0181
Orland Park	Five Avco Financial Services, Inc.	15750 S. Harlem	0153

COOK COUNTY

City	Licensee		License No.
Orland Park	General Finance Corp. of Illinois	9562 W. 147th Street	0173
	ITT Financial Services	15028 S. LaGrange Road	0487
Palatine	Beneficial Illinois, Inc.	1189 E. Dundee	0563
	General Finance Corp. of Illinois	448 E. Northwest Highway	0050
	Mfr's Hanover Cons. Service	825 E. Dundee Road	0715
	Norwest Financial Illinois, Inc.	1180 E. Dundee Road	0001
Palos Heights	Old Stone Credit Corp. of Illinois	12416 S. Harlem Avenue — 307	0445
	Transamerica Financial Services	12416 S. Harlem Avenue	0073
Palos Hills	Fidelity Financial Services, Inc.	9944 S. Roberts Road	0015
Park Forest	Credithrift of America, Inc.	2220 Western Avenue, Suite B	0943
Park Ridge	Household Finance Corp. III	701½ Devon Avenue	0261
	USA Financial Services, Inc.	650 E. Northwest Highway	0023
Rolling Meadows	Transamerica Financial Services	111 Crossroads of Commerce	0433
So. Chicago Hts.	The Money Lenders, Inc.	10 E. Sauk Trail	0508
Schaumburg	American Family Finance Services, Inc.	1501 Woodfield Road, Suite 112-W	0066
	Beneficial Illinois, Inc.	815 W. Higgins Road, Church Sq. Shp.	0038
	Chrysler First Financial Services	650 Woodfield, Suite 125	0811
	Commercial Credit Loans, Inc.	416 W. Higgins Road	0337
	Ford Motor Credit Company	1375 Remington, Suite 0	0102
	General Finance Corp. of Illinois	753 W. Golf Road	0507
	Household Finance Corp. III	35 E. Golf Road	0521
	ITT Financial Services	305-307 West Golf Road	0237
	Marine Midland Mortgage Corp.	900 Morth State Parkway	0613
	Mellon Financial Services Corp.	933 S. Roselle Road	0302
	Mfr's Hanover Cons. Service	1221 E. Golf Road	0712
	Norwest Financial Illinois, Inc.	1111 N. Salem Drive	0031
	Old Stone Credit Corp. of Illinois	1701 E. Woodfield Road, Suite 652	0149
	Security Pacific Financial Services, Inc.	1920 N. Thoreau Drive, Suite 160	0757
	Wells Fargo Credit Corp.	1750 E. Golf Road	0138
Skokie	Sears Consumer Financial Corp.	7770 Frontage Road	0194
	Transamerica Financial Services	8707 Skokie Blvd., Rm 303	0028
South Holland	General Finance Corp. of Illinois	2 River Place, Suite S	0185
Stone Park	General Finance Corp. of Illinois	1685 N. Mannheim Road	0208
Tinley Park	Beneficial Illinois, Inc.	17141 Harlem Avenue	0649
	Commercial Credit Loans, Inc.	15957 S. Harlem Avenue	0659
	General Finance Corp. of Illinois	17348 S. Oak Park Avenue	0047
	Household Finance Corp. III	6821 W. 159th Street	0279
	Mercury Finance Co. of Illinois	7114 West 171st Street	0565
West Frankfort	Credithrift of America, Inc.	116 S. Emma Street	0968
Wheeling	General Finance Corp. of Illinois	845 W. Dundee Road	0191
	Mellon Financial Services Corp.	729 W. Dundee Road	0273

CRAWFORD COUNTY

City	Licensee		License No.
Robinson	Credithrift of America, Inc.	101 W. Walnut Street	0962

City	Licensee		License No.
	DE KALB COUNTY		
Sycamore	Associates Finance, Inc.	2600 DeKalb Avenue	0244
	USA Financial Services, Inc.	519 DeKalb Avenue, Suite #1	0489
	DE WITT COUNTY		
Clinton	USA Financial Services, Inc.	200 E. Main Street	0676
	DOUGLAS COUNTY		
Tuscola	Credithrift of America, Inc.	107 W. Sale Street	0868
	DU PAGE COUNTY		
Addison	Beneficial Illinois, Inc.	512 W. Lake Street	0558
	General Finance Corp. of Illinois	617 W. Lake Street	0195
	ITT Financial Services	190 R North Swift Road	0305
Bensenville	Five Avco Financial Services, Inc.	229 W. Grand #D	0616
Bloomingdale	Transamerica Financial Services	425 Stratford Square E Mall	0084
Darien	Beneficial Illinois, Inc.	7511 Lemon Road, 194	0359
Downers Grove	Associates Finance, Inc.	408 W. 75th Street, 75th & Fairview	0545
	Five Avco Financial Services, Inc.	2021 W. Ogden Avenue	0303
	General Finance Corp. of Illinois	5006 Main Street	0109
	Household Finance Corp. III	140 W. Ogden Avenue, Store #8	0615
	Mellon Financial Services Corp.	315 Ogden Avenue	0239
Elmhurst	Beneficial Illinois, Inc.	193 N. York Road	0350
	Credithrift of America, Inc.	188 Industrial Drive, Room 433	0057
Glen Ellyn	Ford Motor Credit Company	739 Roosevelt Road, Suite 309	0051
	Household Finance Corp. III	466 Roosevelt Road	0300
Glendale Heights	Five Avco Financial Services, Inc.	2107 F Bloomingdale Road	0121
	Norwest Financial Illinois, Inc.	262 Towncenter Drive	0236
Lisle	Norwest Financial Illinois, Inc.	2773 Maple Avenue	0069
Lombard	Chemical Financial Corp.	377 E. Butterfield Road, Suite 375	0225
	Firstdial Financial Services Illinois, Inc.	2811 South Fairfield Avenue	0457
	Five Avco Financial Services, Inc.	1125 S. Main Street	0068
	Old Stone Credit Corp. of Illinois	2 E. 22nd Street, Suite 305	0147
Naperville	Associates Finance, Inc.	1275 Naper Boulevard	0537
	General Finance Corp. of Illinois	931 C East Ogden Avenue	0574
	Household Finance Corp. III	1253 Ogden Avenue, Ogden Plaza	0058
Oak Brook	Beneficial Illinois, Inc.	1010 Jorie Boulevard	0017
	Transamerica Financial Services	2625 Butterfield Road	0027
Oak Brook Terrace	ITT Financial Services	17 W. 697-D Roosevelt Road, Unit 7	0354
	Security Pacific Financial Services, Inc.	1900 Spring Road	0332
Villa Park	Associates Finance, Inc.	100 W. Roosevelt, Suite 34	0293
	General Finance Corp. of Illinois	321 E St. Charles Road	0111
	Mfr's Hanover Cons. Service	126 W. Roosevelt Road	0710
Westmont	Chrysler First Financial Services	999 Oakmont Plaza Drive, Suite 150	0876
	Commercial Credit Loans, Inc.	679 N. Cass Avenue	0997

City	Licensee		License No.
	DU PAGE COUNTY		
Wood Dale	Household Finance Corp. III	100 Mittel Drive	0407
Woodridge	ITT Financial Services	3016 Hobson Road	0078
	EDGAR COUNTY		
Paris	Credithrift of America, Inc.	101 N. Central Street	0960
	EFFINGHAM COUNTY		
Effingham	Credithrift of America, Inc.	120 W. Jefferson Street	0945
	Personal Finance Company	206 N. Banker Street	0405
	FRANKLIN COUNTY		
Benton	Benton Downstate Loan Co.	208 Wood Building, Public Square	0301
	Personal Finance Company	1000 N. Main	0414
Thompsonville	Johnson Finance Company	105 S. Main Street	0338
	FULTON COUNTY		
Canton	USA Financial Services, Inc.	303 N. Main Street	0740
	GRUNDY COUNTY		
Morris	Personal Finance Company	Beford Shopping Plaza, Bedford Road	0201
	HAMILTON COUNTY		
McLeansboro	Hamilton County Loan Co., Inc.	206 South Washington Street	0786
	HENRY COUNTY		
Kewanee	Credithrift of America, Inc.	119 W. Second Street	0950
	IROQUOIS COUNTY		
Watseka	Personal Finance Company	210 E. Walnut Street	0706
	JACKSON COUNTY		
Carbondale	Credithrift of America, Inc.	526 E. Main Street	0737
	Rex Loan Company	215 W. Walnut	0441
Murphysboro	Credithrift of America, Inc.	Jackson Square, Shopping Center	0958
	JEFFERSON COUNTY		
Mt. Vernon	Chrysler First Financial Services	42nd & Broadway	0794
	Commercial Credit Loans, Inc.	1601 Broadway	0110
	Credithrift of America, Inc.	2020 Broadway	0957
	Personal Finance Company	120 S. Ninth Street	0016

City	Licensee		License No.
	JERSEY COUNTY		
Jerseyville	Credithrift of America, Inc.	607 S. State Street	0985
	KANE COUNTY		
Aurora	Aurora Finance Corp.	24 E. Downer Place	0873
	Beneficial Illinois, Inc.	347 Indian Trail	0815
	Budget Finance Corp.	44 E. Galena Boulevard	0807
	Commercial Credit Loans, Inc.	4446 Yorkshire Plaza	0358
	Five Avco Financial Services, Inc.	1165 N. Farnsworth	0806
	General Finance Corp. of Illinois	923 N. Lake Street	0070
	ITT Financial Services	249 E. Indian Trail Road	0286
	Transamerica Financial Services	75 Executive Drive	0089
	USA Financial Services, Inc.	1460 N. Farnsworth	0296
Carpentersville	General Finance Corp. of Illinois	112 Kennedy Drive	0154
	USA Financial Services, Inc.	111 Kennedy Memorial Drive	0288
Elgin	Beneficial Illinois, Inc.	312-B S. McClean Boulevard	0349
	General Finance Corp. of Illinois	64 Tyler Creek Plaza	0768
	ITT Financial Services	1018 McLean Boulevard	0339
	Mellon Financial Service Corp.	302 S. McClean	0018
	Mercury Finance Co. of Illinois	75 Market Street	0271
North Aurora	Mercury Finance Co. of Illinois	161 S. Lincolnway, No. 306	0183
St. Charles	General Finance Corp. of Illinois	1425 W. Main Street	0104
	KANKAKEE COUNTY		
Bourbonnaise	ITT Financial Services	553 Main Street	0494
Kankakee	Credithrift of America, Inc.	138 N. Schuyler	0949
	General Finance Corp. of Illinois	35 Meadowview Shopping Center	0101
	Personal Finance Company	31 Meadowview Center	0639
Momence	Personal Finance Company	124 E. River Street, Suite 109	0638
	KENDALL COUNTY		
Plano	Northern Illinois Finance Co.	206 S. Ben Street	0145
	KNOX COUNTY		
Galesburg	Beneficial Illinois, Inc.	108 E. Main Street	0118
	Credithrift of America, Inc.	351 E. Main Street	0937
	Norwest Financial Illinois, Inc.	1950 N. Henderson Street	0009
	LA SALLE COUNTY		
LaSalle	USA Financial Services, Inc.	627 First Street	0125
Ottawa	Beneficial Illinois, Inc.	108 W. Madison Street	0910
	USA Financial Services, Inc.	729 LaSalle Street	0098
Streator	Credithrift of America, Inc.	601 E. Main Street	0965
	Personal Finance Company	24 Northpoint Drive	0501
	USA Financial Services, Inc.	#1 Northpoint Drive, P.O. Box 401	0127

City	Licensee		License No.
	LAKE COUNTY		
Bannockburn	Sears Consumer Financial Corp.	100 Corporate North	0253
Fox Lake	General Finance Corp. of Illinois	17 S. Highway 12	0168
Libertyville	Beneficial Illinois, Inc.	1424 S. Milwaukee Avenue	0176
	Household Finance Corp. III	1346 S. Milwaukee Avenue	0277
	Transamerica Financial Services	1590 S. Milwaukee Avenue	0086
	USA Financial Services, Inc.	1175 W. Park Avenue	0158
Mundelein	General Finance Corp. of Illinois	463 Lake Street	0492
Waukegan	Beneficial Illinois, Inc.	318 S. Green Bay Road	0048
	Five Avco Financial Services, Inc.	2312 W. Grand Avenue	0628
	Fleet Finance, Inc.	328 S. Green Bay Road	0019
	General Finance Corp. of Illinois	533 S. Lewis Avenue	0933
	Household Finance Corp. III	438 Lakehurst Street	0524
	ITT Financial Services	1539 Lewis Avenue	0336
	Mellon Financial Services Corp.	509 S. Green Bay Road	0020
	Mercury Finance Co. of Illinois	426 S. Green Bay Road	0132
	Statewide Finance Co.	325 N. Genesee	0157
	Transamerica Financial Services	2504 Washington Street, Room 402	0082
	LAWRENCE COUNTY		
Lawrenceville	Personal Finance Company	1105 State Street	0308
	LIVINGSTON COUNTY		
Pontiac	Five Avco Financial Services, Inc.	221 W. Washington Street	0631
	Personal Finance Company	Store #3, Route #66 Vermillion Plaza	0429
	LOGAN COUNTY		
Lincoln	USA Financial Services, Inc.	511 Broadway	0224
	MACON COUNTY		
Decatur	Chrysler First Financial Services	1280 W. Grand Street	0690
	Credithrift of America, Inc.	3134 N. Woodford Street, Pershing Pl.	0934
	Five Avco Financial Services, Inc.	3080 Kandy Lane	0551
	General Finance Corp. of Illinois	2824 N. Main Street	0178
	Household Finance Corp. III	3010 N. Water Street	0374
	ITT Financial Services	2915 N. Main Street	0423
	Personal Finance Company	370 W. Eldorado	0331
	USA Financial Services, Inc.	Route 36, East Decatur Plaza, Suite D	0785
	MACOUPIN COUNTY		
Gillespie	Verticchio Brothers Loan Co.	201 S. Macoupin Street	0356
	MADISON COUNTY		
Alton	Credithrift of America, Inc.	2520 State Street	0307

City	Licensee		License No.
MADISON COUNTY			
Alton	Five Avco Financial Services, Inc.	412 East Broadway	0549
	Household Finance Corp. III	231 E. Center Drive, Center Park East	0265
Collinsville	Credithrift of America, Inc.	217 W. Main Street	0944
	Household Finance Corp. III	501 Beltline Road	0415
Edwardsville	Edwardsville Gateway Loan Corp.	314 N. Main Street	0289
	USA Financial Services, Inc.	1538 H Troy Road	0054
Godfrey	Associates Finance, Inc.	120 Homer Adams Parkway	0133
Granite City	Credithrift of America, Inc.	3801 Nameoki Road	0564
	Norwest Financial Illinois, Inc.	3224 Nameoki Road	0093
Madison	Gateway Loan Corporation	1223 Madison Avenue	0292
MARION COUNTY			
Centralia	Credithrift of America, Inc.	1333 W. Broadway, P.O. Box 494	0942
	Personal Finance Company	Fairview Park Plaza	0495
Salem	Credithrift of America, Inc.	306 N. Walnut	0964
	Personal Finance Company	Westgate Shopping Ctr., Whittaker St.	0382
	USA Financial Services, Inc.	106 W. Main Street	0077
MASSAC COUNTY			
Metropolis	Credithrift of America, Inc.	116 W. Seventh Street	0955
MC DONOUGH COUNTY			
Macomb	USA Financial Services, Inc.	1520 E. Jackson Road	0603
MC HENRY COUNTY			
Crystal Lake	General Finance Corp. of Illinois	1 D Crystal Lake Plaza	0008
	Household Finance Corp. III	230 Virginia Street	0443
McHenry	General Finance Corp. of Illinois	4005 W. Kane Avenue	0678
	USA Financial Services, Inc.	4218 W. Elm Street	0673
Woodstock	Associates Finance, Inc.	2205 S. Eastwood Drive, St. Route 47	0718
	USA Financial Services, Inc.	235 Washington Street	0164
MC LEAN COUNTY			
Bloomington	Credithrift of America, Inc.	1212 Towanda Avenue	0983
	Five Avco Financial Services, Inc.	1407 N. Veterans Parkway, #4	0622
	USA Financial Services, Inc.	1500 E. Empire Street	0468
Normal	Personal Finance Company	1522 East College	0275
MONTGOMERY COUNTY			
Hillsboro	USA Financial Services, Inc.	225 S. Main Street	0463
Litchfield	USA Financial Services, Inc.	#7 Litchfield Plaza Shopping Center	0614

City	Licensee		License No.
	MORGAN COUNTY		
Jacksonville	Credithrift of America, Inc.	Lincoln Square Shopping Center	0936
	USA Financial Services, Inc.	217 Lincoln Square Shopping Center	0479
	OGLE COUNTY		
Rochelle	USA Financial Services, Inc.	May Mart Drive, P.O. Box 373	0461
	PEORIA COUNTY		
East Peoria	ITT Financial Services	240 S. Main Street	0767
Peoria	Associates Finance, Inc.	4501 N. Sterling Avenue	0159
	Beneficial Illinois, Inc.	3927 N. University Avenue	0119
	Credithrift of America, Inc.	4325 N. Sheridan Road, Store 18	0866
	General Finance Corp. of Illinois	7501 N. University, Suite 118	0143
	Heritage Credit Finance Corp.	Town Hall Building, Suite 202	0034
	Household Finance Corp. III	4325 N. Sheridan Road, Store #7	0612
	ITT Financial Services	4615/17 N. University	0424
	Mfr's Hanover Consumer Services	4507 N. Sterling Avenue	0714
	Norwest Financial Illinois, Inc.	4507 N. Sterling Avenue	0193
	Peoria Loan Service, Inc.	4700 N. University Avenue	0645
	Personal Finance Company	3037 N. Sterling Avenue	0067
	USA Financial Services, Inc.	4408 N. Knoxville	0136
	USA Financial Services, Inc.	4001 N. War Memorial Drive	0144
	USA Financial Services, Inc.	2601 Westlake Street, Box 3215	0310
	PERRY COUNTY		
DuQuoin	USA Financial Services, Inc.	Route 51 South, Southtowne Shop	0618
Pinckneyville	Personal Finance Company	601 S. Main Street	0142
	RANDOLPH COUNTY		
Chester	USA Financial Services, Inc.	637 N. State Street	0607
	RICHLAND COUNTY		
Olney	Credithrift of America, Inc.	323 S. Whittle Avenue	0959
	Personal Finance Company	110 Whittle Avenue	0240
	ROCK ISLAND COUNTY		
East Moline	Five Avco Financial Services, Inc.	4139 Kennedy Drive	0623
Moline	Associates Finance, Inc.	1569 Blackhawk Road	0542
	Beneficial Illinois, Inc.	3614 23rd Avenue	0274
	Credithrift of America, Inc.	3401 16th Street	0956
	Illinois Morris Plan	2350 41st Street, Suite 3	0452
	ITT Financial Services	4510 41st Street, Suite 10	0238
	Norwest Financial Illinois, Inc.	4317 23rd Avenue	0453
	Security Pacific Financial Services, Inc.	1531 47th Avenue	0317

City	Licensee		License No.
	ROCK ISLAND COUNTY		
Moline	USA Financial Services, Inc.	2241 52nd Avenue	0470
Rock Island	Credithrift of America, Inc.	3725 Blackhawk Road	0963
	Fleet Finance, Inc.	3850 Blackhawk Road	0041
	SALINE COUNTY		
Eldorado	Banterra Financial Services, Inc.	1607 Locust Street	0075
Harrisburg	Credithrift of America, Inc.	Parker Shopping Center Plaza	0947
	Personal Finance Company	7 Shawnee Square	0306
	SANGAMON COUNTY		
Springfield	Beneficial Illinois, Inc.	2 Drawbridge Road	0900
	Chrysler First Financial Services	2205 W. Wabash, Suite 102	0687
	Commercial Credit Loans, Inc.	1750 Wabash Avenue, Suite B	0100
	Credithrift of America, Inc.	212 S. Grand Avenue East	0935
	Eagle Finance Company	321 S. Sixth Street	0044
	Household Finance Corp. III	3067 S. 31st Street, Dirksen Parkway	0722
	Huffman Finance Co.	424 E. Monroe	0749
	ITT Financial Services	2945 Clear Lake Avenue, Suite 1	0372
	ITT Financial Services	2460 Wabash Avenue	0763
	Mfr's Hanover Cons. Service	2729 S. Sixth Street, Space 21	0711
	Norwest Financial Illinois, Inc.	2476 Wabash Avenue	0006
	Personal Finance Company	3089 S. Dirksen Parkway	0879
	USA Financial Services, Inc.	1818 S. Stevenson Drive	0365
	SHELBY COUNTY		
Shelbyville	Personal Finance Company	145 E. Main Street	0097
	ST. CLAIR COUNTY		
Belleville	Arch Finance Co.	9400 W. Main Street	0586
	Associates Finance, Inc.	40 Country Club Plaza	0908
	Credithrift of America, Inc.	Store #8, Bellevue Park	0381
	Household Finance Corp. III	221 E. Main Street	0285
	Lincoln Investment Service Inc.	4 S. Church	0555
	Margrove Inc.	4 Church Street, Suite 212	0399
	Mercury Finance Co. of Illinois	2208 N. Illinois	0128
	Mfr's Hanover Cons. Service	6401 "F" W. Main	0721
Cahokia	Norwest Financial Illinois, Inc.	1647 Camp Jackson Road, Nova Plaza	0324
East St. Louis	City Loan Co.	710 St. Louis Avenue	0496
	Illinois Acceptance Company	327 Missouri Avenue	0190
Fairview Heights	Associates Finance, Inc.	704 Lincoln Highway	0550
	Beneficial Illinois, Inc.	20 Crossroad Centre	0116
	Fidelity Financial Service, Inc.	10314 Lincoln Trail	0112
	Norwest Financial Illinois, Inc.	714 Lincoln Highway, Highland Center	0831
	Personal Finance Company	Concord Plaza, Suite #13	0343
	Transamerica Financial Services	#8 Executive Drive, Suite 130	0108

City	Licensee		License No.

STEPHENSON COUNTY

City	Licensee		License No.
Freeport	Five Avco Financial Services, Inc.	322 N. Park Boulevard	0065
	Mellon Financial Service Corp.	6 E. Stephenson Street	0024

TAZEWELL COUNTY

City	Licensee		License No.
Pekin	Credithrift of America, Inc.	524½ Court Street	0733
	Personal Finance Company	2942 Court Street	0106
	USA Financial Services, Inc.	1418 N. 8th Street	0982

UNION COUNTY

City	Licensee		License No.
Anna	Credithrift of America, Inc.	322 S. Main Street	0940

VERMILION COUNTY

City	Licensee		License No.
Danville	Commercial Credit Loans, Inc.	21 W. Harrison Street	0114
	Credithrift of America, Inc.	2830 N. Vermilion Street	0867
	ITT Financial Services	2807 N. Vermilion Street, Space 4	0491
	Personal Finance Company	2 E. Main Street	0498
	USA Financial Services, Inc.	3124 N. Vermilion Street	0403
Westville	Personal Finance Company	102 S. State Street	0079

WABASH COUNTY

City	Licensee		License No.
Mt. Carmel	Credithrift of America, Inc.	730 Market Street	0986

WAYNE COUNTY

City	Licensee		License No.
Fairfield	Personal Finance Company	111 E. Main Street	0451

WHITE COUNTY

City	Licensee		License No.
Carmi	Carmi Downstate Loan Company	207 E. Main Street	0251

WHITESIDE COUNTY

City	Licensee		License No.
Rock Falls	Credithrift of America, Inc.	611 S. First Avenue	0902
Sterling	Five Avco Financial Services, Inc.	2313 E. Lincolnway	0442
	USA Financial Services, Inc.	1811 E. 4th Street	0624

WILL COUNTY

City	Licensee		License No.
Bolingbrook	Five Avco Financial Services, Inc.	Bolingbrook Quadrangle	0393
	General Finance Corp. of Illinois	427 N. Bolingbrook Drive	0148
Crest Hill	Commercial Credit Loans, Inc.	2364 Plainfield Road	0353
Joliet	Beneficial Illinois, Inc.	2515 W. Jefferson Street	0280
	Credithrfit of America, Inc.	1110 W. Jefferson Street	0576
	General Finance Corp. of Illinois	37 E. Cass Street	0188
	General Finance Corp. of Illinois	2116 W. Jefferson	0398
	Household Finance Corp. III	2233 W. Jefferson Street	0092

WILL COUNTY

City	Licensee		License No.
Joliet	ITT Financial Services	Larkin & Route 30, #C 2	0335
	Mfr's Hanover Cons. Service	2222 Plainfield Road	0716
	Monthco Premium Service Co.	81 N. Chicago Street, Suite 200A	0161
	Personal Finance Company	1020 W. Jefferson Street	0637
	Rooney Finance Corp. of Will County	50 UNO Circle	0773
Lockport	Personal Finance Company	854 N. State Street	0641
Wilmington	Personal Finance Company	Unit #4 Winchestergreen Center	0758

WILLIAMSON COUNTY

City	Licensee		License No.
Herrin	Credithrift of America, Inc.	3 North Park Avenue	0948
	Personal Finance Company	108 W. Cherry Street	0231
Marion	Credithrift of America, Inc.	1205 Tower Square	0954
	Personal Finance Company	1117 N. Carbon Street	0658
	USA Financial Services, Inc.	1108 F N. Carbon Street	0003

WINNEBAGO COUNTY

City	Licensee		License No.
Loves Park	Credithrift of America, Inc.	6412 N. Second Street	0953
	Five Avco Financial Services, Inc.	6127 N. Second Street	0431
	USA Financial Services, Inc.	6445 N. Second Street	0432
Rockford	Associates Finance, Inc.	3502 E. State Street	0762
	Beneficial Illinois, Inc.	3806 E. State Street	0085
	Commercial Mortgage and Finance Co.	115 7th Street	0263
	Credithrift of America, Inc.	3006 Charles Street	0863
	First Community Financial Service, Co.	5411 East State Street, #4	0475
	Fleet Finance, Inc.	4415 Harrison Street	0022
	General Finance Corp. of Illinois	231 N. Church Street	0182
	General Finance Corp. of Illinois	4223 E. State Street	0591
	Household Finance Corp. III	2410 S. Alpine Road	0761
	ITT Financial Services	3219 N. Main Street	0197
	ITT Financial Services	4766 E. State Street	0422
	Mfr's Hanover Cons. Service	4221 E. State Street	0713
	Norwest Financial Illinois, Inc.	4437 E. State Street	0455
	Transamerica Financial Services	1639 N. Alpine Road	0304
	USA Financial Services, Inc.	4415 Harrison Avenue, Suite D1	0196

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT DIVISION

FY 88 LICENSEES
SALES FINANCE AGENCY ACT

SALES FINANCE AGENCY ACT

As defined by the Illinois Sales Finance Agency Act this provides for the regulations and licensing of the activity of "(p)urchasing or making loans secured by retail installment contracts, retail charge agreements or the outstanding balances under such contracts or agreements." As of June 30, 1988 there were 216 licensees under the auspices of said statute.

Each of these licensees are examined annually to ensure that the licensee is in compliance with the Sales Finance Agency Act and appertaining Rules and Regulations in conjunction with the following statutes:

Retail Installment Sales Act (Ill. Rev. Stat., Chapter 121½, Par. 501 et seq.)

Motor Vehicle Retail Installment Sales Act (Ill. Rev. Stat., Chapter 121½, Par. 561 et seq.)

Federal Trade Commission credit rules.

City	Licensee		License No.
	CHAMPAIGN COUNTY		
Champaign	Bencharge Credit Service, Inc.	1912 C Round Barn Road	0101
	CLARK COUNTY		
Marshall	Ford Motor Credit Company	1408 N. Michigan	0334
	COLES COUNTY		
Mattoon	A A Finance Corporation	117 S. 19th Street	0012
	COOK COUNTY		
Arlington Heights	Chrysler Credit Corp.	125 S. Wilke Road	0247
	Mid City Finance Corporation	125 W. Boeger Drive	0197
	VW Credit, Inc.	125 S. Wilke Road, Suite 100	0024
Barrington	BMW Credit Corporation	1250 Grove Avenue	0151
	General Electric Credit Corp.	1250 Grove Avenue	0022
Calumet City	Chrysler Credit Corp.	1600-167th Street, Suite 19 24	0255
	VW Credit, Inc.	1600-167th Street, Suite 19 24	0025
Calumet Park	Home Owners Security Corporation	1252 W. 127th Street	0223
Chicago	A & B Auto Finance	6140 N. Lincoln Avenue, Suite 102	0373
	Barclay Financial Corporation	4801 W. Cullom Avenue	0177
	Bencharge Credit Service, Inc.	4012 W. 79th Street	0049
	Benks Auto Finance, Inc.	2350 W. Byron Avenue	0135

COOK COUNTY

City	Licensee		License No.
Chicago	Cadillac Acceptance Co., Inc.	1233 N. Wells Street	0153
	Chicago Executive Finance Corp.	3535 N. Western Avenue	0071
	Cook County Acceptance Corp.	2429 N. Cicero Avenue	0217
	Credicorp, Inc.	4520 W. Lawrence Avenue	0390
	The Dartmouth Plan, Inc.	6200 N. Hiawatha Street	0060
	Delta Acceptance, Inc.	2112 N. Cicero Avenue	0205
	Denton Credit Company	3223 W. Irving Park Road	0147
	G.O.I. Corporation	6750 W. Grand Avenue	0016
	Homeowner Financial Services, Inc.	2457 N. Milwaukee Avenue	0351
	Imperial Finance Corporation	2112 N. Cicero Avenue	0002
	ITF Company	4058 W. Belmont Avenue	0214
	Jaybee Acceptance Corporation	2405 W. Lawrence Avenue	0141
	Kenneth Acceptance Corporation	2945 N. Milwaukee Avenue	0137
	Lowell Finance Corporation	4334 W. Irving Park Road	0136
	Major Motor Supply Company	1000 W. 63rd Street	0130
	Mid Town Insurance Agency, Inc.	1233 N. Wells Street	0154
	Midland Finance Company	7541 N. Western Avenue	0051
	Nationwide Cassel Limited Partnership	3435 North Cicero Avenue	0358
	Nationwide Commercial Ltd. Partnership	3435 N. Cicero Avenue	0359
	North State Acceptance Corp.	5757 N. Lincoln Avenue, Suite 11	0343
	Overland Bond & Investment Corp.	4701 W. Fullerton	0076
	Scott Fetzer Fin'l Group, Inc.	510 Merchandise Mart Plaza	0035
	Star Acceptance, Ltd.	3525 W. Peterson Avenue	0258
	Turner Acceptance Corporation	4450 N. Western Avenue	0398
	Valley Acceptance Corp., Midwest	216 S. Jefferson Street, Suite 202	0020
Chicago Ridge	Suburban Acceptance Co.	10830 S. Central Avenue	0099
Des Plaines	Bencharge Credit Service, Inc.	617 W. Golf Road	0091
	Lincoln Investment Corporation	1455 Golf Road	0210
Evergreen Park	Star Finance, Inc.	9015 S. Kedzie Avenue	0074
Forest Park	Joyce Acceptance Corp.	7652 W. Madison Street	0262
Franklin Park	Pincor Credit Corporation	3700 N. Acorn Lane	0052
Hazel Crest	Bencharge Credit Service, Inc.	3430 W. 183rd Street	0121
Hillside	JRC Industries, Inc.	4414 West Roosevelt Road	0365
Hoffman Estates	Ford Motor Credit Company	2500 W. Higgins	0036
	Trans Acceptance Corporation	350 Kensington, Suite 109	0059
Lansing	Ford Motor Credit Company	2200 E. 170th Street	0316
Lincolnwood	Matterhorn Corporation	7101 N. Lincoln Avenue	0011
Mt. Prospect	WCI Financial Corporation	852 Feehanville Drive	0385
Niles	Mercantile Systems, Inc.	6215 W. Howard Street	0309
North Riverside	United Acceptance Corporation	7222 W. Cermak Road, Suite 501	0050
Oak Lawn	Bencharge Credit Service, Inc.	9600 S. Cicero Avenue	0132
	General Motors Acceptance Corp.	5540 W. 111th Street	0185
	General Motors Corp.	5540 W. 111th Street	0300
Olympia Fields	Harold Finance Company	2525 W. Lincoln Highway	0042
Palatine	Bencharge Credit Service, Inc.	1189 E. Dundee	0139

City	Licensee		License No.
	COOK COUNTY		
Palatine	Borg Warner Acceptance Corp.	2401 Plum Grove Road, Suite 125	0093
Park Forest	Consolidated Acceptance Corp.	3250 W. Lincoln Highway	0335
Park Ridge	General Motors Acceptance Corp.	444 N. Northwest Highway, Suite 200	0183
	General Motors Corp.	444 N. Northwest Highway, Suite 200	0297
	Park Ridge Charge Central	3 S. Prospect Avenue	0388
Rosemont	Ford Motor Credit Company	9700 Higgins Road, 270	0062
	Oxford Credit Corp.	9801 W. Higgins Road, No. 270	0269
	Oxford Resources Corp.	9801 W. Higgins Road, No. 270	0267
Schaumburg	Chrysler First Credit Corp.	650 Woodfield Road, 125	0263
	Bencharge Credit Service, Inc.	815 W. Higgins Road	0145
	Citicorp Acceptance Co., Inc.	999 Plaza Drive, Woodfield Plaza	0045
	General Motors Acceptance Corp.	2050 Algonquin Road, Suite 606	0193
	General Motors Corp.	2050 Algonquin Road, Suite 606	0302
	Mercury Marine Acceptance Corp.	650 Woodfield Road, 125	0264
	Mitsubishi Acceptance Corp.	600 Woodfield, #125	0198
	Navistar Financial Corp.	600 Woodfield	0127
	Saab-Scania Financial Services	Three Woodfield Lake	0284
	Security Pacific Auto. Fin. Servs. Corp., d/b/a Security Pacific Auto. Finance	Two Woodfield Lake, Suite 130	0202
	Subaru Credit Corp.	3 Woodfield Lake	0239
	Yegen Associates, Inc.	1990 E. Algonquin Road, Suite 221	0208
	Yegen Associates, Inc.	1990 E. Algonquin Road	0216
	Marine Midland Auto. Financial Corp.	3 Woodfield Lake	0033
	Marine Midland Auto. Fin. Corp. d/b/a Mazda American Credit	3 Woodfield Lake	0355
	Marine Midland Auto. Fin. Corp. d/b/a Porsche Financial Services	3 Woodfield Lake	0354
Skokie	Bell & Howell Acceptance Corp.	5215 Old Orchard Road	0401
Tinley Park	Bencharge Credit Services, Inc.	17141 Harlem Avenue	0149
Westmont	Chrysler Credit Corp.	999 Oakmont Plaza Drive, 100	0307
	VW Credit, Inc.	999 Oakmont Plaza Drive, 100	0220
	DU PAGE COUNTY		
Addison	Bencharge Credit Service, Inc.	512 W. Lake Street	0155
Darien	Bencharge Credit Service, Inc.	7511 Lemont Road, 194	0095
Downers Grove	Ford Motor Credit Company	1411 Opus Place, Suite 100	0061
	J. I. Case Company	1100 31st Street	0079
	J. I. Case Credit Corp.	1100 31st Street	0001
Elmhurst	Bencharge Credit Service, Inc.	193 N. York Road	0109
Glendale Heights	The C.I.T. Group/Sales Financing, Inc.	2190 Gladstone Court	0201
Lombard	HMI Credit Corporation	151 E. Twenty-Second Street	0124
	Montgomery Ward & Company, Inc.	100 C Yorktown Center	0215
	Nissan Motor Acceptance Corp.	2500 Highland Avenue, Suite 200	0329
	Toyota Motor Credit Corporation	700 Butterfield Road, Suite 240	0143
	Union Mortgage Company, Inc.	2 East 22nd Street, Suite 207	0103

City	Licensee		License No.
	DU PAGE COUNTY		
Oak Brook	Bencharge Credit Service, Inc.	1010 Jorie Boulevard, Main	0157
	General Motors Acceptance Corp.	2222 Kensington Court	0190
	General Motors Corp.	2222 Kensington Court	0299
Oak Brook Terrace	General Motors Acceptance Corp.	1 South 450 Summit Avenue	0044
	General Motors Corp.	1 South 450 Summit Avenue	0301
Wooddale	Household Retail Services, Inc.	700 N. Wooddale Road	0287
	JACKSON COUNTY		
Carbondale	General Motors Acceptance Corp.	1110 Cedar Court	0186
	General Motors Acceptance Corp.	1110 Cedar Court	0296
	Maps Corporation	Route 8 & Highway 13 East	0171
	KANE COUNTY		
Aurora	Bencharge Credit Service, Inc.	347 E. Indian Trail	0156
	E Z Financial Corporation	1515 E. New York	0067
	Fox Valley Acceptance Corp.	305 W. Illinois Avenue	0219
Barrington	Home Furnishings Acceptance Corp.	1455 S. Barrington Road	0004
Elgin	Bencharge Credit Service, Inc.	312-B S. McClean Boulevard	0106
	U.C.A.C., Inc.	1341 Dundee Avenue	0015
	KANKAKEE COUNTY		
Kankakee	McBroom Cadillac AMC	830 S. Main Street	0133
	KNOX COUNTY		
Galesburg	Bencharge Credit Service, Inc.	108 E. Main Street	0119
	LA SALLE COUNTY		
Ottawa	Bencharge Credit Service, Inc.	108 W. Madison Street	0134
	LAKE COUNTY		
Barrington	BMW Credit Corporation	600 Hart Road	0118
Deerfield	Borg Warner Acceptance Corp.	104 W. Wilmot Road	0108
	Deutsche Credit Corp.	2333 Waukegan Road, P.O. Box 329	0110
	General Motors Acceptance Corp.	707 Lake Cook Road	0112
	General Motors Corp.	707 Lake Cook Road	0294
Ingleside	U.S. Vacation Resorts, Inc.	26303 W. Highway 134	0030
Libertyville	Bencharge Credit Service, Inc.	1424 S. Milwaukee Avenue	0125
Waukegan	Bencharge Credit Service, Inc.	318 S. Greenbay Road	0150
	MACON COUNTY		
Decatur	General Motors Acceptance Corp.	2828 N. Monroe Street	0184
	General Motors Corp.	2828 N. Monroe Street	0295

City	Licensee		License No.
	MADISON COUNTY		
Edwardsville	Security Credit Company	121 Hillsboro Avenue	0236
	PEORIA COUNTY		
Peoria	Bencharge Credit Service, Inc.	3927 N. University	0142
	Peoria Acceptance Corporation	338 Amy Drive	0360
	RICHLAND COUNTY		
Olney	H & H Finance Company	528 S. Whittle Avenue, P.O. Box 356	0323
	ROCK ISLAND COUNTY		
Moline	Bencharge Credit Service, Inc.	3614 23rd Avenue	0129
	General Motors Acceptance Corp.	2001 52nd Avenue	0194
	General Motors Corp.	2001 52nd Avenue	0298
	SANGAMON COUNTY		
Springfield	Bencharge Credit Service, Inc.	2 Drawbridge Road	0146
	Young's Finance Service, Inc.	424 E. Monroe Street	0073
	ST. CLAIR COUNTY		
East St. Louis	Miller Senate Finance Company	710 St. Louis Avenue	0178
Fairview Heights	Bencharge Credit Service, Inc.	20 Crossroads Center	0116
	WILL COUNTY		
Joliet	Bencharge Credit Service, Inc.	2515 W. Jefferson	0054
	General Motors Acceptance Corp.	260 N. Larkin Avenue, Suite 102	0188
	General Motors Corp.	260 N. Larkin Avenue, Suite 102	0293
Plainfield	Crest Acceptance Company	23011 W. Lincoln Highway, Route 30	0292
	WINNEBAGO COUNTY		
Rockford	Bencharge Credit Service, Inc.	3806 E. State Street	0144

(SEQUENCED BY STATE)

City	Licensee		License No.
	CALIFORNIA		
Costa Mesa	Security Pacific Fin'l Services	3187 Redhill Avenue	237
San Diego	Security Pacific Fin'l Services	9888 Carroll Centre Road, Suite 100	251
	COLORADO		
Aurora	Security Pacific Fin'l Services	14261 E. Fourth Avenue, Suite 164	286
Englewood	Citicorp Acceptance Company, Inc.	7100 E. Belleview	203
	CONNECTICUT		
Stamford	G. E. Healthcare Fin'l Services	1600 Summer Street	337
	Montgomery Ward Credit Corp.	1600 Summer Street, P.O. Box 8300	338
	DELAWARE		
New Castle	Whirlpool Acceptance Corp.	262 Quigley Road	180
	FLORIDA		
Tampa	Whirlpool Acceptance Corp.	4902 Eisenhower Blvd — 260	256
	GEORGIA		
Alpharetta	American Honda Fin. Corp.	1030 Cambridge Square, Suite A	387
Atlanta	General Electric Capital Corp.	#2 Corporate Square	389
	IOWA		
Bettendorf	Ford Motor Credit	2535 Tech Drive	64
	Security Pacific Fin'l Services of Des Moines, Inc.	2435 East Kimberly Road, Suite 160	233
Davenport	Green Tree Acceptance, Inc.	100 E. Kimberly Road, Suite 701	14
Dubuque	Norwest Financial IL, Inc.	2600 Dodge Street	57
Keokuk	Norwest Financial IL, Inc.	300 Main	37
Mediapolis	Gronow, Ltd.	Highway #61 South	159
West Des Moines	Deere Credit Services, Inc.	1415 28th Street, P.O. Box 65090	231
	Chrysler Credit Corp.	4800 Westown Parkway	314
	VW Credit Corp.	4800 Westown Parkway — 220	28
	INDIANA		
Evansville	Chrysler Credit Corp.	4900 Shamrock Drive, Suite 102	254
Griffith	Norwest Financial Illinois	1155 E. Ridge Road	260
Munster	Norwest Fin'l IL, Inc.	1932 45th Street	40
Indianapolis	VW Credit Corp.	9247 N. Meridian Street	27
	Green Tree Acceptance, Inc.	9245 N. Meridian Street	18

City	Licensee		License No.
	INDIANA		
Indianapolis	Security Pacific Fin'l Services	7240 Shadeland Station, Suite 230	249
	Security Pacific Housing Services Inc.	10333 N. Meridian, Suite 100	243
Merrillville	Norwest Fin'l Ill., Inc.	1000 E. 80th Place, Twin Towers Mall	53
South Bend	Fleetwood Credit Corp.	100 E. Wayne Street, Suite 450	289
	KANSAS		
Overland Park	TransAmerica Commercial Finance Corp.	6800 College Blvd., Suite 235	320
	Security Pacific Housing Services Inc.	6900 College Boulevard	235
	KENTUCKY		
Henderson	Ford Motor Credit Company, Inc.	319½ 8th Street	66
	MARYLAND		
Baltimore	Commercial Credit Corp.	300 St. Paul Place, 8th Floor	43
	MICHIGAN		
Dearborn	Northland Acceptance Co.	19853 W. Outer Drive, 200	228
Fraser	Kearney Credit, Inc.	16950 Masonic Boulevard	92
Grand Rapids	Foremost Fin'l Services Corp.	2905 Lucerne Drive, S.E.	117
	MINNESOTA		
Minneapolis	Curtis Fin'l Corp.	2201 Florida Avenue South	13
	MISSOURI		
Cape Girardeau	Ford Motor Credit Company, Inc.	2851 Independence	65
Sikeston	Norwest Fin'l IL, Inc.	1059 E. Malone Street	345
Creve Coeur	Citicorp Acceptance	12755 Olive Street Road	102
	General Motors Acceptance Corp.	721 Emerson Road	196
	General Motors Corp.	721 Emerson Road	303
Earth City	Ford Motor Credit Company, Inc.	4227 Earth City Expressway, Suite 210	68
	Green Tree Acceptance, Inc.	502 Earth City Expressway, Suite 207	107
St. Louis	Chrysler Credit Corp.	1807 Park 270 Drive, Suite 200	248
	Citicorp Acceptance Company, Inc.	666 70 Mason Ridge Center Drive	207
St. Peters	All Valley Acceptance Co.	1 Mid Rivers Drive, Suite 299	173
	NEW JERSEY		
Peapack	Bencharge Credit Service of America, Inc.	200 Beneficial Center	333
Rockleigh	Volvo Finance North America, Inc.	King Road, Bldg. G, P.O. Box 901	377
	NEW YORK		
Buffalo	Subaru Credit Corp.	One Marine Midland Center, 18th Fl.	239
Elmsford	Gramatan Investors Corp.	45 Knollwood Road	69

City	Licensee		License No.
	NEW YORK		
Farmingdale	Concord Financial Services, Inc.	1 Michael Avenue	305
Roslyn	Boat Finance Corp. of New York, Inc.	1800 Northern Boulevard	332
	OHIO		
Canton	General Electric Capital Corp.	4875 Higbee Avenue	318
Columbus	Banc One Credit Corp.	5025 Arlington Center Blvd.	191
	Citicorp Acceptance Company, Inc.	2550 Corporate Exchange Drive	213
Cuyahoga Falls	Fair Finance Company	1131 Portage Trail	363
Independence	Chemical Finance Corp.	4700 Rockside Road, 5th Fl., Suite 540	175
Loveland	B.P.O. Finance Corp.	422 Wards Corner Road	403
Medina	Fair Finance Co.	#2 Highland Court	364
Toledo	Paramount Acceptance Corp.	5919 Toeltowne	426
Whitehall	World Financial Network, Inc.	4590 E. Broad Street	291
	OKLAHOMA		
Tulsa	Progressive Acceptance Corp.	9933 E. 16th Street	349
	TEXAS		
Dallas	Security Pacific Fin'l Services	4101 McEwen Road	250
Houston	Citicorp Acceptance Company, Inc.	16825 Northchase	285
Lake Jackson	American Savings Mortgage Corp.	108 This Way	152
	WISCONSIN		
Madison	General Motors Acceptance Corp.	301 S. Westfield Road	195
	General Motors Corp.	301 S. Westfield Road	304
West Allis	Deutz Allis Corp.	1135 S. 70th Street	315
West Bend	Universal Acceptance Co.	410 W. Washington Street	353

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 88 LICENSEES TITLE INSURANCE COMPANIES

CERTIFIED IN ILLINOIS

REAL ESTATE TITLE INSURERS

The Insurance of Titles to Real Estate Act provides for and regulates the business of guaranteeing titles to real estate by corporations. This Act provides the Director of the Illinois Department of Financial Institutions the authority to license and annually examine all such businesses which operate in Illinois.

For the protection of the insured each certified title insurer is required to pledge to the Director of Financial Institutions $50,000 in approved securities plus $5,000 for each additional county in which the insurer operates, not to exceed $500,000 for any person who may have a cause of action by virtue of the provisions of this Act.

Currently there are nineteen (19) title insurance companies licensed to conduct business in Illinois of which sixteen (16) are incorporated in other States and therefore are subject to a retaliatory fee as prescribed in Paragraph 9(a) of said Act. As a result of this provision the Department collected $1,004,058.77.

INSURANCE OF TITLES TO REAL ESTATE ACT

Title Insurance Companies Certified In Illinois

City	Company	
	CALIFORNIA	
Los Angeles	Ticor Title Insurance Company of California	6300 Wilshire Boulevard
	Ticor Title Insurance Company	6300 Wilshire Boulevard
Panorama City	Safeco Title Insurance Co.	13640 Roscoe Boulevard
Dublin	Transamerica Title Insurance Co.	6680 Amador Plaza Road
Santa Ana	First American Title Insurance Co.	114 East Fifth Street
	FLORIDA	
Miami	American Title Insurance Co.	1101 Brickell Avenue
	ILLINOIS	
Champaign	Attorneys' Title Guaranty Fund Co.	2408 Windsor Place
Chicago	Chicago Title Insurance Co.	111 N. Canal Street
	Chicago Title and Trust Co.	111 N. Canal Street
Woodstock	McHenry County Title Insurance	101 N. Throop Street
	MICHIGAN	
Troy	First American Title Insurance Company of the Mid-West	1850 W. Big Beaver Road
	MINNESOTA	
Edina	Universal Title Insurance Co.	7777 Washington Avenue South
Minneapolis	Title Insurance Co. of Minnesota	400 Second Avenue
	NEW YORK	
New York	Title USA Insurance Corp. of New York	120 Broadway
	NORTH CAROLINA	
Chapel Hill	Midwest Investors Title Insurance Company	137 E. Rosemary Street
	PENNSYLVANIA	
Philadelphia	Commonwealth Land Title Insurance Co.	8 Penn Center
	Industrial Valley Title Insurance Co.	1700 Market Street
	TEXAS	
Houston	Stewart Title Guaranty Co.	2200 West Loop South
	VIRGINIA	
Richmond	Lawyers Title Insurance Corp.	6630 West Broad Street

COMPARATIVE CONSOLIDATED BALANCE SHEET

	1987	1986
ASSETS:		
Bonds[1]	$ 713,394,180	$ 554,241,231
Preferred Stock[2]	18,330,279	15,858,242
Common Stock	480,623,638	390,032,125
Mortgage Loans on Real Estate	42,284,795	31,846,818
Real Estate Occupied by the Company[3]	67,230,598	85,985,007
Other Properties[3]	11,208,636	9,545,819
Collateral Loans	9,321,392	12,457,577
Cash	347,464,700	313,370,624
Short Term Investments	244,458,047	323,724,434
Title Plant	135,207,628	128,156,121
Title Insurance Premiums & Fees Receivable	76,446,331	100,052,210
Federal Income Tax Receivable	15,364,644	27,193,729
EDP Equipment	32,886,667	29,067,352
Accrued Interest, Dividend & Real Estate Income	17,979,654	14,158,963
Other Assets	47,614,928	21,372,304
Due from Affiliates, Subsidiaries	162,138,725	318,449,590
Total Assets[4]	$2,421,954,842	$2,375,512,146
LIABILITIES:		
Losses adjusted but unpaid, due and to become due	$ 2,260,237	$ N/A
Undermined title losses-notice has been received	251,888,103	226,489,149
Statutory Premium Reserve	845,352,847	920,938,936
Other Reserves	12,487,337	6,769,688
Charges Due Attorneys, Agents, Real Estate Brokers	2,328,196	7,060,894
Other Expenses (Excluding Taxes, Licenses & Fees)	173,182,330	77,449,726
Taxes, Licenses & Fees	17,573,930	18,740,504
Federal Income Tax	5,515,768	25,889,081
Borrowed Money	3,498,782	1,915,213
Interest on Borrowed Money	1,870,440	579,113
Accounts and Notes Payable	36,432,414	59,663,828
Premiums Received in Advance	3,576,096	2,018,062
Withheld or Retained for Accounts of Others	14,843,704	9,176,747
Long Termed Obligations	34,426,723	70,524,902
Total Liabilities	$1,405,236,907	$1,427,215,843
SURPLUS AND OTHER FUNDS:		
Capital paid up	$ 223,192,814	$ 218,461,446
Gross paid in and contributed surplus	380,687,812	378,351,913
Special Surplus Funds	5,564,219	11,975,486
Unassigned Surplus	407,334,890	339,569,258
Treasury Stock — shares common	(61,800)	(61,800)
Treasury Stock — shares preferred	0	0
Total Surplus as Regards Policyholders	$1,013,717,935	$ 948,296,303
Total Liabilities, Surplus & Other Funds	$2,421,954,842	$2,375,512,146

---

[1] Bonds listed at Amortized Book Value

[2] Stock listed at Market Value

[3] Book Value of Real Estate less Encumbrances

[4] Net Admitted Assets

COMPARATIVE CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	1987	1986
OPERATING INCOME		
Title Insurance Premiums Earned	$2,844,828,911	$2,105,165,545
Service Charges:		
Title Examinations	137,722,691	121,781,185
Searches and Abstracts	63,361,442	59,153,135
Surveys	8,682,876	1,531,862
Trustee, Agency and Escrow Fees	134,310,781	140,228,051
Other Title Fees	49,589,906	48,562,526
Mortgage Division Income	643,583	0
Other Operating Income	7,382,459	26,504,519
Total Operating Income	$3,246,522,649	$2,502,926,823
Deduct:		
Losses and Loss Adjustment Expenses Incurred	$ 278,155,380	$ 249,222,862
Operating Expenses Incurred	2,933,282,304	2,197,159,956
Other Deductions	114,366	(34,015,425)
Total Operating Deductions	$3,211,552,050	$2,412,367,393
Net Operating Gain/(Loss)	$ 34,970,599	$ 90,559,430
INVESTMENT INCOME		
Net Investment Income Earned	$154,292,399	$167,860,600
Net Realized Capital Gains and (Losses)	17,017,896	15,963,449
Net Investment Capital Gain or (Losses)	$171,310,295	$183,824,049
NET INCOME BEFORE FEDERAL INCOME TAXES	$206,280,894	$274,383,479
FEDERAL INCOME TAXES INCURRED	(27,433,866)	(65,838,606)
NET INCOME	$178,847,028	$208,544,873

COMPILATION OF TITLE INSURANCE COMPANIES DIRECT PREMIUMS WRITTEN IN ILLINOIS

County	Amount	County	Amount	County	Amount
Adams	$151,428	Hardin	480	Morgan	45,762
Alexander	74	Henderson	95	Moultrie	12,007
Bond	17,269	Henry	47,554	Ogle	211,826
Boone	81,847	Iroquois	19,611	Peoria	789,521
Brown	8,501	Jackson	101,748	Perry	24,722
Bureau	102,736	Jasper	4,169	Piatt	23,406
Calhoun	690	Jefferson	172,739	Pike	30,673
Carroll	41,681	Jersey	27,121	Pope	0
Cass	15,853	JoDaviess	53,351	Pulaski	0
Champaign	957,419	Johnson	15,313	Putman	2,960
Christian	45,894	Kane	3,509,567	Randolph	26,895
Clark	63	Kankakee	216,328	Richland	15,847
Clay	3,048	Kendall	255,016	Rock Island	328,656
Clinton	46,274	Knox	59,312	St. Clair	1,593,429
Coles	92,393	Lake	6,591,674	Saline	23,675
Cook	43,588,273	LaSalle	145,177	Sangamon	1,413,629
Crawford	426	Lawrence	1,393	Schuyler	11,206
Cumberland	900	Lee	80,503	Scott	4,114
DeKalb	632,641	Livingston	52,525	Shelby	21,228
DeWitt	23,233	Logan	27,405	Stark	20,921
Douglas	11,250	McDonough	36,592	Stephenson	84,208
DuPage	15,067,923	McHenry	3,528,091	Tazewell	243,410
Edgar	20,385	McLean	567,559	Union	5,504
Edwards	2,723	Macon	243,107	Vermilion	121,877
Effingham	41,238	Macoupin	50,026	Wabash	8,895
Fayette	4,397	Madison	1,405,529	Warren	18,651
Ford	15,667	Marion	57,194	Washington	9,949
Franklin	29,892	Marshall	21,307	Wayne	3,403
Fulton	32,646	Mason	18,310	White	3,778
Gallatin	5,361	Massac	11,416	Whiteside	138,065
Greene	8,386	Menard	10,592	Will	3,434,564
Grundy	190,214	Mercer	34,783	Williamson	175,742
Hamilton	2,337	Monroe	131,618	Winnebago	949,955
Hancock	27,575	Montgomery	58,249	Woodford	47,662
TOTAL DIRECT PREMIUMS WRITTEN IN ILLINOIS					$88,672,221

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 88 LICENSEES FINANCIAL PLANNING AND MANAGEMENT SERVICES ACT

ROSTER OF LICENSEES

FINANCIAL PLANNING AND MANAGEMENT SERVICES ACT

The Financial Planning and Management Services Act authorizes the Division to license and regulate the business of managing the financial affairs of individuals by receiving funds from those individuals and distributing same to their creditors. Annual examinations of each licensee ensure adequate budgetary pre-planning for every client, proper contractual procedures, and thorough and accurate accounting of payments, deposits, and individual account balances. Each licensee must maintain a bond in the sum of $7,500 which shall run to the State of Illinois for the use of the State for any person who may have a cause of action by virtue of the provisions of this Act.

Year	Number of Licensees
1980	13
1981	14
1982	15
1983	15
1984	19
1985	19
1986	13
1987	13
1988	14

FINANCIAL PLANNING AND MANAGEMENT SERVICES ACT

City	Licensee		License No.
	CHAMPAIGN COUNTY		
Homer	Barchryst Financial Consultants	100 E. First Street	C-17
	COOK COUNTY		
Chicago Heights	Budget Plan	137 Joe Orr Road	C-10
	HENRY COUNTY		
Kewanee	Kewanee Credit Counseling, Inc.	206½ W. 2nd Street	C-24
	KANKAKEE COUNTY		
Kankakee	Kankakee County Credit Bureau, Inc.	119 E. Court Street	C-22
	LAKE COUNTY		
Wildwood	Financial Counselors	33300 Greentree Road	C-21
	LA SALLE COUNTY		
Streator	American Counseling Service	205 S. Park Avenue	C-12
	LOGAN COUNTY		
Lincoln	Kennedy's Budget Counselors	320 Clinton Street	C-5
	MACON COUNTY		
Decatur	Decatur Budget Counselors	124 S. Main Street	C-3
	MC LEAN COUNTY		
Bloomington	Attainable Budget Management	511 E. Grove Street	C-25
	Budget Counselors	501 N. Clinton Street	C-14
	Girard Personal Accounting Service	404 E. Walnut Street	C-26
	STEPHENSON COUNTY		
Freeport	J. F. Twigg Accounting Services	1006 S. Locust	C-6
	WILL COUNTY		
Joliet	Joliet Budget Advisors, Inc.	58 N. Chicago Street	C-18
	WILLIAMSON COUNTY		
Marion	Area Budget Counselors	301 N. Van Buren	C-7

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 88 LICENSEES
FOREIGN EXCHANGE

FOREIGN EXCHANGE ACT

The Foreign Exchange Act authorizes the Division to license and regulate the business of buying and selling of foreign exchange and transmission or transfer of money to foreign countries. Governmental departments and corporations organized under the general banking laws of this State or of the United States are excluded from coverage under this Act. For the protection of the user of a Foreign Exchange, each licensed firm must maintain an approved bond in the sum of $25,000 on deposit with the Department. The Director may upon his own motion, and shall upon verified complaint, investigate the actions of any licensee.

Year	Number of Licensees
1980	5
1981	5
1982	5
1983	7
1984	8
1985	10
1986	7
1987	11
1988	11

FOREIGN EXCHANGE ACT

City	Licensee		License No.
	ILLINOIS		
Chicago	Aries International, Inc.	3257 W. 26th Street	65
	Chicago-Mexico Money Exchange Corp.	1036 N. Ashland Avenue	62
	Moneda Express	122 S. Michigan Avenue	67
	RCT Foreign Exchange, Inc.	2251 W. Irving Park Road	64
	Remittance Express Co., Inc.	1726 E. 87th Street	63
	Traveller's Card & Services	4411 N. Clark Street	60
	World's Money Exchange, Inc.	6 E. Randolph Street	61
	NEW JERSEY		
Princeton	Thomas Cook, Inc.	3 Independence Way	51
	NEW YORK		
New York	American Express Travel Related Services Co., Inc.	World Financial Center	50
	Deak International Limited	29 Broadway	66
	Pekao Trading Corp.	470 Park Avenue South	53

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 88 LICENSEES
SALE OF EXCHANGE

SALE OF EXCHANGE ACT

In accordance with the provisions of this statute, the Division licenses and regulates the business of selling or issuing exchange at multiple locations through agents, sub-agents or representatives as a service or for a fee or other consideration. Exchange is defined as any check, draft, money order or other written instrument for transmission or payment of money or credit, but does not mean money or the currency of any nation. The Director has issued twelve (12) Sale of Exchange licenses as of June 30, 1988. Each licensee must furnish a corporate surety bond up to $1,000,000 depending on the volume of business.

The Sale of Exchange Act is *not* applicable to:

Government Departments;

Corporations organized under the general banking laws of this State or of the United States who issue or sell their exchange;

Persons licensed under the auspices of the Currency Exchange Act.

Those authorized to operate under the Sale of Exchange Act are audited annually by certified public accountants who submit a copy of their report to the Department in accordance with the provisions of the Statute. In addition, each authorized firm submits an annual report to the Department on or before the first day of December for the preceding fiscal year. The Act defines the fiscal year as October 1 through the next succeeding September 30.

SALE OF EXCHANGE ACT

City	Licensee		License No.
	CALIFORNIA		
San Francisco	BA Cheque Corporation	201 Mission Street	13
	BankAmerica Corporation	555 California Street	12
	ILLINOIS		
Chicago	Citicorp Services, Inc.	8430 W. Bryn Mawr	10
	MINNESOTA		
Minneapolis	Travelers Express Company, Inc.	1550 Utica Avenue South	2
	MISSOURI		
St. Louis	Boatmen's Bancshares, Inc.	100 N. Broadway	8
	NEW JERSEY		
Princeton	Thomas Cook, Inc.	3 Independence Way	5
	NEW YORK		
New York	American Express Travel Related Services Company, Inc.	200 Vesey Street	6
	Citicorp	399 Park Avenue	11
	TENNESSEE		
Nashville	Comdata Network, Inc.	2209 Crestmoor Road	19
	TEXAS		
Dallas	Republic Money Orders	717 N. Harwood Street	3

SALE OF EXCHANGE LICENSEES — FOREIGN

	ENGLAND		
Brighton	Travellers Cheque Associates, Ltd.	154 Edward Street	7
	FRANCE		
Paris	Societe Francaise du Cheque de Voyage	19/29 Rue de Capitaine Guynemer Street	4

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 88 LICENSEES
SAFE DEPOSIT

SAFE DEPOSIT BOXES

The Safety Deposit Boxes, Safes, and Vaults Act authorizes the Division to license and regulate the business of keeping and letting of safe keeping devices by businesses other than banks and savings and loan associations. There are nineteen (19) licensees under the jurisdiction of this Act. Licensees are inspected annually by the Department for compliance with the provisions of the Act and specifically to ensure maintenance of proper records and procedures of entry and opening of boxes as well as annual testing of locks and alarm systems by a vault service company approved by the Director.

Year	Number of Licensees
1980	15
1981	16
1982	18
1983	19
1984	18
1985	15
1986	16
1987	18
1988	19

SAFE DEPOSIT ACT

City	Licensee		License No.
	CHAMPAIGN COUNTY		
Champaign	Rankin Safety Deposit Vaults	7 Taylor Street	6
	COOK COUNTY		
Chicago	Brom Realty Company	1857 W. 51st Street	140
	Charles Ringer Safety Vault Co.	7915 S. Exchange Avenue	88
	Data Vault Systems, Inc.	20 N. Wacker Drive	4
	Division Safe Deposit Box Co.	2601 W. Division Street	203
	Fairfield Safety Deposit Vaults, Inc.	2729 W. Cermak Road	3
	National Financial Services, Inc.	3960 W. 26th Street	30
	Pulaski Safety Deposit Box Co.	3154-56 S. Morgan Street	2
	United Credit Union	4444 S. Pulaski Road	200
Cicero	Sobotka-Jaros Agency & Loan Co.	5823 W. Roosevelt Road	58
Des Plaines	Security Storage Corp.	733 Lee Street	183
Matteson	Campe Associates	3610 W. 216th Street	100
	DU PAGE COUNTY		
Lombard	National Security Vault Co.	555 E. Butterfield Road	5
	LA SALLE COUNTY		
Ottawa	Glass Workers Credit Union	800 Chestnut Street	10
	MACON COUNTY		
Decatur	Earth Movers Credit Union	2600 E. Dividend Drive	202
	MADISON COUNTY		
Wood River	Shellwood River Federal Credit Union	203 S. 6th Street	9
	WINNEBAGO COUNTY		
Rockford	Northern Illinois Credit Union	5959 E. State Street	8
	Security Safe Deposit Corp.	115 Seventh Street	11
	Sundstrand Credit Union	2550 S. Alpine	201

DEVELOPMENT CREDIT CORPORATION ACT

The Illinois Development Credit Corporation Act became effective in 1982, updating the 1965 Act. Such corporations are to make loans to small or medium-sized businesses which otherwise would be unable to obtain financing through more conventional sources. The purpose of the Act is to enhance the economic welfare of the State and to provide maximum opportunities for employment. Articles of Incorporation and Certificates of Incorporation are reviewed by the Director of Financial Institutions. To date, the Department has not granted a Certificate approving Articles of Incorporation under this Act.

PAWNERS' SOCIETIES

The Pawners' Societies Act provides for corporations to loan money on personal property; limits the charges that may be made by such corporations; and provides that such corporations shall make a detailed report to the Department of Financial Institutions annually. As of this date, no Pawners' Societies have been incorporated in Illinois.

DFI

CREDIT
UNION
DIVISION

CREDIT UNION DIVISION

The Credit Union Division has the statutory responsibility as Regulator of State-chartered Credit Unions in Illinois and as Administrator of the Illinois Credit Union Act.

The primary goal of all regulatory and administrative functions is to maintain an efficient and effective credit union system in Illinois while assuring that all reasonable efforts are made for a safe and sound system for the protection of its membership's assets.

The Division is diligently continuing in its efforts to improve upon a strong and responsive regulatory and administrative front to insure that these functions keep pace with a growing credit union industry and address any concerns in a timely manner. It is important to achieve and maintain equal strength and coordination with other State and Federal regulatory agencies in order to effectively deal with problems and concerns that might affect the entire system.

A concentrated effort was made in Fiscal Year 1988 to recruit and train additional examination staff. Examination staff increased from 13 on June 30, 1987 to 28 on June 30, 1988, which permitted us to conduct the annual examinations of 457 of the 733 State-chartered Credit Unions.

Our examination program was substantially improved with the adoption of the new CORE examination in January of 1988. This examination utilizes the CAMEL Rating System and evaluates five (5) key operational areas:

1. CAPITAL ADEQUACY

Consideration is given to total assets, volume of risk assets, volume of inferior assets, credit union growth experience and the credit union's capital ratio relative to its peer group.

2. ASSET QUALITY

Consideration is given to the level, distribution, and severity of classified assets, and to any undue degree of concentration of credits or investments.

3. MANAGEMENT

All management necessary to operate the credit union is rated on its leadership and administrative ability, compliance with regulations, and its ability to plan and respond.

4. EARNINGS

Consideration is given to the credit union's ability to convert expenses and provide for adequate capital growth and the quality and composition of net income.

5. LIQUIDITY

Consideration is given to volatility of deposits, frequency and level of borrowings, availability of assets readily convertible into cash, and access to sources of cash.

The examination and subsequent rating supports and aids both the Division, as regulator, and credit union management to focus on any potential concerns or weaknesses, and to work accordingly to address these concerns.

Hopefully, with early problem identification through the regulatory and administrative process and prompt attention by credit union management, further action, i.e., involuntary liquidations and/or mergers, can be kept to a minimum. 1987 saw a decrease in liquidations from 11 in 1986 to 7. Of these 7, five were involuntary. Mergers declined from 36 in 1986 to 33 in 1987.

Reflective of credit unions growing popularity, membership in State-chartered Credit Unions in Illinois increased from 1,518,908 members in 1986 to 1,820,524 members in 1987. Total assets increased from $5.3 billion in 1986 to $6.0 billion in 1987.

Capital is a key indicator of any financial system's health. State-chartered Credit Unions in Illinois had an average capital/asset ratio of 5.4% for 1987. Although this ratio is slightly less than industry average, management has begun to control growth with future goal(s) and plans to increase loan growth and earnings, thereby increasing their capital position.

Credit unions continue to offer credit card rates that fall below those charged by other financial institutions. In a telephone survey of 169 State-Chartered Credit Unions with total assets over 5 million dollars, 84 of those were found to offer credit card service to their members. Those credit unions were found to be charging an average of 15% with the highest rate being 18% and the lowest 12%.

The continued success of the credit union movement is a tribute to all contributors and is made possible, in part, by communication between all participants in dealing with constant economic and market change(s), emerging trends and member's needs, new industry issues, and emergency problems.

The Division will continue to fulfill and improve upon its role as regulator in the most diligent and responsive manner to promote and protect the credit union philosophy in Illinois.

STATE CHARTERED CREDIT UNIONS IN ILLINOIS
FISCAL INFORMATION

	1983	1984	1985	1986	1987	1988
Number of Examiners	16	13	13	15	13	24
Number of Credit Unions	899	866	841	825	780	733
Number of Annual Exams Conducted by the Department	485	436	374	408	396	457
Number of Surprise Exams Conducted by the Department	314	146	208	186	135	136
REVENUE:						
Annual Examination Fees	$220.9	$251.3	$194.4	$274.8	$356.7	$431.6
Surprise Examination Fees	7.6	24.6	50.4	41.0	—	46.9
Supervision Fees	440.0	460.5	467.9	496.8	527.1	534.1
Miscellaneous Fees & Fines	25.2	22.2	22.9	22.2	26.7	27.2
Total Revenue	$693.7	$758.6	$735.6	$834.8	$910.5	$1,039.8
EXPENDITURES:						
Personal Services	$574.5	$531.7	$549.9	$631.2	$658.2	$757.0
Retirement	25.2	30.0	32.0	34.7	35.5	36.7
Social Security	29.6	27.7	31.2	38.9	41.6	50.3
Contractual Services	15.1	14.7	12.4	12.4	13.9	13.8
Travel	68.0	57.9	65.0	72.3	77.0	102.7
Commodities	3.5	3.7	4.2	3.9	4.1	4.7
Printing	4.1	4.7	4.6	5.8	2.6	4.4
Equipment	4.2	5.9	3.8	4.2	0.6	4.1
Refunds	0.1	0.9	0.3	—	—	0.2
Total Expenditures	$724.3	$677.2	$703.4	$803.4	$833.5	$973.5
Revenue Over (Under) Expenses	($ 30.6)	$ 81.4	$ 32.2	$ 31.4	$ 77.0	$ 66.3

STATE CHARTERED CREDIT UNIONS IN ILLINOIS
FIVE YEAR SUMMARY

	1983	1984	1985	1986	1987
NUMBER OF:					
Credit Unions	891	854	825	781	746
Members	1,457,845	1,416,832	1,516,977	1,518,908	1,820,524
New Charters	4	3	3	1	4
Mergers	31	32	24	36	33
Liquidations	5	6	8	3	7
Conversions	1	2	—	—	0
Total Assets	$3,262,760	$3,364,952	$4,296,002	$5,390,717	$6,028,969
Total Loans — Members	$1,737,450	$1,900,603	$2,097,684	$2,310,327	$2,438,118
Total Shares	$3,020,214	$3,109,439	$3,885,458	$4,818,467	$5,202,431
Total Dividends Paid	$ 227,381	$ 246,238	$ 284,384	$ 314,384	$ 316,487
Total All Reserves	$ 216,450	$ 230,815	$ 261,881	$ 302,327	$ 327,624
Total Reserves/Assets	6.6%	6.9%	6.1%	5.6%	5.4%
Total Reserves/Loans	12.5%	12.1%	12.5%	13.1%	13.4%
Loans/Shares	57.5%	61.1%	54.0%	47.9%	46.9%
Loans/Assets	53.3%	56.5%	48.8%	42.9%	40.4%
Operating Expense/Total Income	31.7%	28.1%	28.7%	29.5%	34.3%
Dividends/Total Income	64.3%	64.7%	65.3%	62.8%	61.1%
Yield On Average Loans	13.5%	12.7%	13.5%	12.8%	11.7%
Dividends/Average Shares	8.2%	8.0%	8.1%	7.2%	6.3%
Net Margins: Loans/Div.	5.3%	4.7%	5.4%	5.6%	5.4%

Source: NCUA 5300 Annual Reports (December 31)

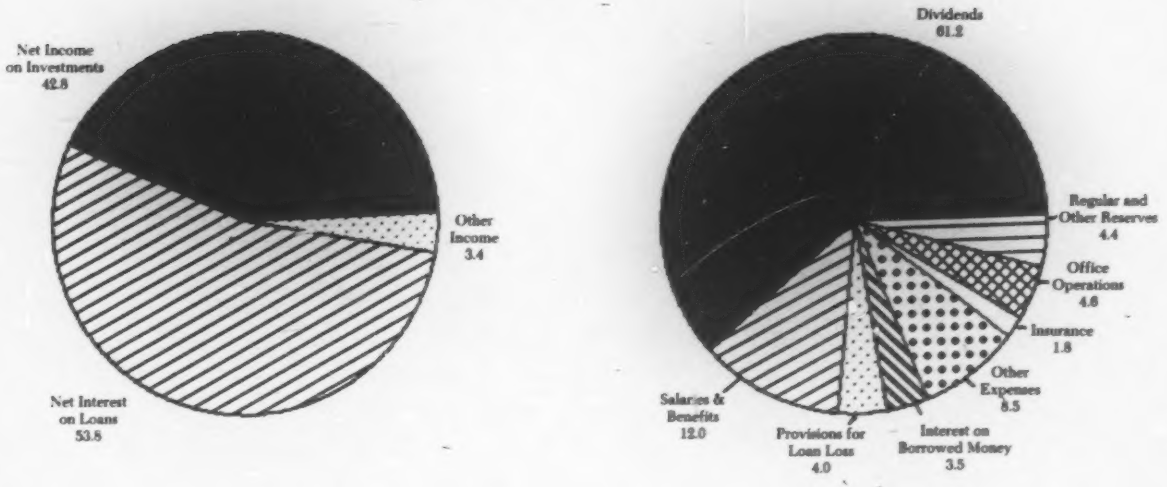
CONSOLIDATED BALANCE SHEET

December 31, 1986 and December 31, 1987
(In Thousands of Dollars)

	1986	1987	Analysis of 1986 Totals
ASSETS			
Cash on hand and in banks	$ 95,481	$ 95,636	
Common Trust Investments	105,539	88,313	
S & L and Bank Investments	1,182,886	854,437	
U.S. Gov. & Agency Obligations	746,914	1,285,587	58.0%
Deposits in Central Credit Union	817,489	992,327	
Other Investments	16,099	138,583	
Share Ins. Cap. Deposits	52,387	45,479	
Loans to Other Credit Union	192	296	
Loans to Members	2,310,327	2,438,118	40.0%
(Res. for Loan Losses)	(27,166)	(27,484)	
Furn. — Fix. (Less Depreciation)	20,761	21,244	
Land & Building (Less Depreciation)	37,475	45,008	2.0%
Other Assets	32,333	51,425	
TOTAL ASSETS	$5,390,717	$6,028,969	100.0%
LIABILITIES			
Notes Payable	264,320	496,138	8.2%
Dividends Payable	12,859	10,630	0.2%
Other Liabilities	19,911	19,629	0.3%
TOTAL LIABILITIES	$ 297,090	$ 526,397	8.7%
NET WORTH			
Common Shares	$3,483,681	$3,801,312	63.1%
Other Classes of Shares	456,619	380,631	6.3%
IRA/Retirement Shares	630,757	728,510	12.1%
Share Draft Accounts	247,409	291,525	4.8%
Regular Reserve	107,909	114,571	1.9%
Undivided Earnings	85,668	93,307	1.6%
Other Reserves	81,584	92,262	1.5%
TOTAL NET WORTH	$5,093,627	$5,502,572	91.3%
TOTAL LIABILITIES/NET WORTH	$5,390,717	$6,028,969	100.0%

Source: NCUA 5300 Annual Reports (December 31)

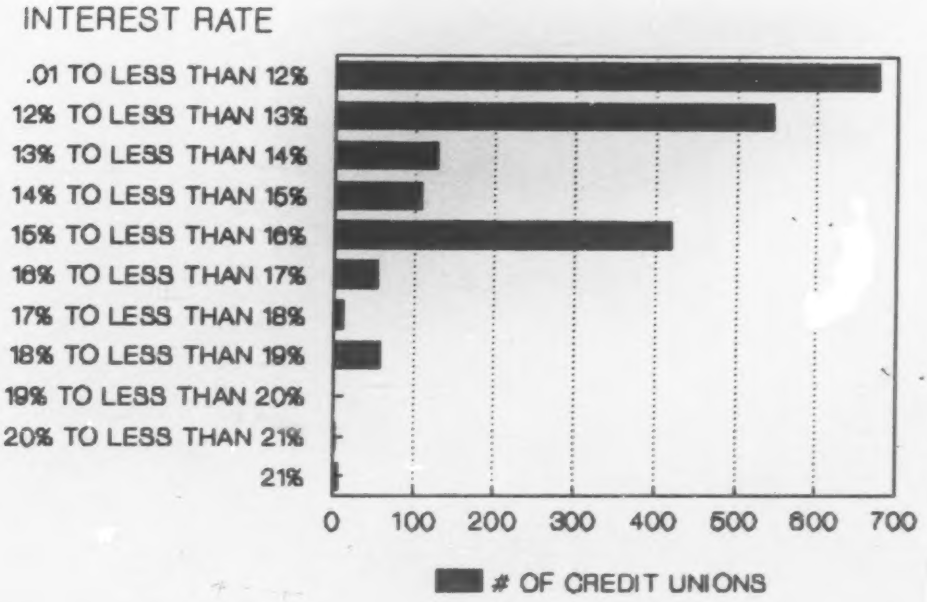
INCOME AND EXPENSE DISTRIBUTION — 1987



INCOME

EXPENSES

LOANS 1987



CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

For the Years Ending December 31, 1986 and December 31, 1987
(In Thousands of Dollars)

	1986	1987	Analysis of 1987 Totals
INCOME:			
Interest-Members' Loans	$269,904	$279,019	54.0%
(Less Interest Rebates)	(956)	(955)	(0.2%)
Interest-Investments	150,406	222,644	43.0%
Gain (Loss)-Sale of Invest.	6,407	(1,195)	(0.2%)
Other Income	9,949	17,541	3.4%
TOTAL INCOME	$435,710	$517,054	100.0%
EXPENSES:			
Salaries and Benefits	$ 50,447	61,820	12.0%
Insurance (Less Rebates)	9,728	9,230	1.8%
Interest on Borrowed Money	3,615	18,080	3.5%
Dividends	284,384	316,487	61.2%
Provision for Loan Losses	14,542	20,672	4.0%
Office Operation Expense	17,134	23,784	4.6%
Other Expenses	29,437	43,960	8.5%
TOTAL EXPENSES	$461,907	$409,287	95.6%
NET EARNINGS:	$ 26,423	$ 23,021	4.4%
Distribution of Net Earnings:			
Regular Reserve	$ 9,076	$ 8,909	1.7%
Undivided Earnings Account	17,347	14,112	2.7%
TOTAL DISTRIBUTED	$ 26,423	$ 23,021	100.0%

Source: NCUA 5300 Annual Reports (December 31)

DEPARTMENT OF FINANCIAL INSTITUTIONS
TYPES OF LOANS 1987

Loans	Totals	.01 to LT 12%	12% to LT 13%	13% to LT 14%	14% to LT 15%	15% to LT 16%	16% to LT 17%	17% to LT 18%	18% to LT 19%	19% to LT 20%	20% to LT 21%	21% and over	No Report or Zero
Unsecured Loans	746	28	130	47	60	254	40	10	48	0	2	5	122
New Auto Loans	746	404	124	6	4	14	1	0	0	0	1	1	191
1st Mortgage Real Estate	746	58	6	2	0	0	0	0	0	0	0	0	680
Other Real Estate	746	81	24	4	0	2	0	0	0	0	0	0	635
Agricultural Loans	746	0	3	0	1	1	0	0	0	0	0	0	741
Commercial Loans	746	1	3	0	1	2	0	0	0	0	0	0	739
Other Loans to Members	746	102	249	66	42	146	12	2	11	0	0	0	116
Other Loans	746	3	7	2	0	1	1	0	0	0	0	0	732

STATE CHARTERED CREDIT UNIONS IN ILLINOIS
LOAN DELINQUENCY
1987

				2 to Less Than 6 Months		6 to Less Than 12 Months		12 Months or More	
Asset Totals	No. of Cus.	No. of Loans	Amount of Loans	No. of Loans	Amount of Loans	No. of Loans	Amount of Loans	No. of Loans	Amount of Loans
TOTAL	0746	3.4	2.3	2.0	1.5	1.0	.6	.4	.2
LESS THAN $50,000	0018	21.6	20.3	12.4	11.0	4.2	4.2	5.0	5.1
$ 50,000-$ 99,999	0026	6.9	6.1	3.1	3.1	2.8	2.2	1.0	.8
$ 100,000-$ 249,999	0083	7.5	5.5	4.5	3.5	1.9	1.2	1.1	.8
$ 250,000-$ 499,999	0111	6.1	3.7	3.2	2.1	1.8	1.1	1.1	.5
$ 500,000-$ 999,999	0099	5.2	3.9	3.1	2.5	1.5	1.0	.6	.4
$ 1,000,000-$ 1,999,999	0109	5.6	3.3	2.9	2.1	1.3	.7	1.4	.5
$ 2,000,000-$ 4,999,999	0124	4.3	3.0	2.7	2.0	1.1	.7	.5	.3
$ 5,000,000-$ 9,999,999	0076	3.4	2.6	2.1	1.7	.9	.7	.4	.2
$ 10,000,000-$ 19,999,999	0051	3.9	2.6	2.0	1.5	1.4	.8	.5	.3
$ 20,000,000-$ 49,999,999	0033	2.9	2.4	1.8	1.6	.8	.6	.3	.2
$ 50,000,000-$ 99,999,999	0010	3.6	2.9	2.6	2.2	.8	.6	.2	.1
$ 100,000,000-$999,999,999	0005	2.7	1.6	1.5	.9	1.0	.5	.2	.2
$1,000,000,000-or More	0001	.1	.2	.1	.2	.0	.0	.0	.0

ILLINOIS CHARTERED CREDIT UNIONS
25 LARGEST CREDIT UNIONS BY ASSET SIZE
12/31/87

Credit Union	Address	City	Assets	Members
United Air Lines Empl CU	Box 66100	Chicago	$1,821,868,399	94,289
Great Lakes Credit Union	Bldg. 290/1 Sherwood & Clark Sts.	Great Lakes	$165,806,517	69,884
Credit Union 1	Box 100	Rantoul	$151,912,185	62,438
IH Mississippi Valley	4206 Fifth Ave.	Rock Island	$124,643,761	35,373
Baxter Credit Union	1425 Lake Cook Rd.	Deerfield	$112,883,451	45,619
Edison Credit Union	300 W. Adams, Suite 330	Chicago	$105,023,613	19,029
Motorola Emp. Credit Union	1303 E. Algonquin Rd.	Schaumburg	$94,015,196	26,500
Scott Credit Union	W Winters and J St.	Scott AFB	$82,776,392	24,091
Decatur Earthmover CU	2600 E. Dividend Dr.	Decatur	$81,744,553	8,814
Olin Empl Credit Union	c/o Olin Corp. Joliet Plant	Joliet	$78,483,575	15,208
Consumers Cooperative CU	2750 Washington	Waukegan	$67,478,102	29,360
Deere/Company CU	1727 6 AV Box 339	Moline	$64,846,781	14,217
Deere Harvester	1101 13th Ave.	East Moline	$58,601,854	17,923
Paysaver Credit Union	One Westbrook Corp. Ct.	Westchester	$52,802,141	28,457
Univ/Ill. Empl CU	2201 S. First/POB 1629	Champaign	$51,909,866	19,085
Aurora Earthmover CU	Box 348	Aurora	$50,510,699	14,236
Sundstrand Credit Union	2550 S. Alpine Rd.	Rockford	$41,173,249	13,269
Commonwealth Credit Union	1495 East Willow Street	Kankakee	$41,157,279	16,621
Sherwin Williams Empl CU	P.O. Box 1388	Harvey	$41,006,031	5,364
Argonne Credit Union	9700 S. Cass Ave.	Argonne	$40,998,670	7,571
DuPage Schools	401 S. Carlton/POB 128	Wheaton	$38,451,871	17,326
Meadows	1801 A-1 Hicks Rd.	Rolling Meadows	$38,172,887	14,449
Staley Employees CU	440 N. 22nd St.	Decatur	$36,801,891	6,605
Kraft Employees CU	Kraft Court	Glenview	$36,349,295	9,318
Kane County Teachers CU	POB 1360	Elgin	$35,176,680	11,627

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Adams	ACPSE Credit Union	Quincy	$850,373	658
	Adams County Credit Union		$2,162,763	963
	CFPCO Employees Credit Union		$321,978	224
	Great River Credit Union		$2,949,884	2,118
	Harris Credit Union		$4,537,530	967
	Moorman Employees Credit Union		$14,946,866	3,391
	Q. P. & S. Clinic Employees Credit Union		$401,882	315
	Quincy Bell Credit Union		$479,040	298
	Quincy Chapter Credit Union		$3,612,885	2,602
	Quincy Municipal Credit Union		$661,190	466
	Quincy Postal Employees Credit Union		$2,197,999	751
	United Industries Credit Union		$7,283,165	1,965
Boone	Peoples Credit Union	Capron	$172,800	393
Bureau	Princeton Champion Employees Credit Union	Princeton	$58,860	108
	Nail Workers Credit Union	Spring Valley	$405,908	200
Calhoun	Kampsville Community Credit Union	Kampsville	$24,069	162
Carroll	Milledgeville Community Credit Union	Milledgeville	$1,362,022	624
Cass	Beardstown Community Credit Union	Beardstown	$457,137	357
Champaign	C S Johnson Company Employees CU	Champaign	$322,418	174
	CD/D Credit Union		$82,492	112
	Central Illinois Credit Union		$5,066,780	4,954
	Champaign Bell Credit Union		$2,847,972	915
	Champaign City Schools Employees CU		$4,657,939	2,679
	Champaign Municipal Employees CU		$1,425,903	726
	Champaign Postal Credit Union		$2,418,152	707
	Champaign Meadow Gold Credit Union		$707,623	426
	Clifford-Jacobs Employee Credit Union		$1,468,542	429
	Collegiate Cap/Gown Credit Union		$813,628	939
	Electrical Workers/601 Credit Union		$1,561,036	858
	G R Grubb Employees Credit Union		$98,655	106
	ICC Community Credit Union		$3,500,412	1,525
	New Gazette, The, Credit Union		$309,151	333
	TSI Credit Union		$147,562	101
	University/Illinois Employees Credit Union		$51,909,866	19,085
	Utility Employees Credit Union		$11,618,890	4,325
	Credit Union 1	Rantoul	$151,912,185	62,438
	Rantoul-Chanute Community Credit Union		$9,103,898	2,602
	Champaign City Employees Credit Union	Urbana	$612,620	667
	Mercy Hospital Employees Credit Union		$2,417,271	1,695
	Northern Illinois Water Corp. Credit Union		$372,662	235
	Urbana Municipal Employees Credit Union		$1,243,594	871
	Urbana Postal Credit Union		$722,591	380
Christian	Pana Area Credit Union	Pana	$2,502,289	2,810
	H & S Credit Union	Taylorville	$1,659,272	723
	Taylorville Community Credit Union		$17,069,347	4,453
	Taylorville School Employees Credit Union		$971,882	384

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Clinton	Centralia Correctional Center Credit Union	Centralia	$203,852	269
	Murray Employees Credit Union		$264,680	500
Coles	Area Educational Credit Union	Mattoon	$5,341,793	1,668
	Blaw-Knox Employees Credit Union		$3,585,491	1,690
	Coles County Postal Employees CU		$692,455	309
	Mattoon Big Four Employees Credit Union		$468,089	274
	Mattoon Community Cr Association CU		$547,231	488
	Mattoon St. Marys Credit Union		$165,104	169
Cook	AAEC Credit Union	Arlington Heights	$11,535,363	2,125
	Elk Grove Township Schools Credit Union		$669,654	252
	Honeywell Employees Credit Union		$1,356,945	600
	Flexonics Credit Union	Bartlett	$2,253,944	628
	H P Smith Employees Credit Union	Bedford Park	$287,960	211
	St. Clair Specialty Employees Credit Union	Bellwood	$289,052	193
	Superior Tea/Coffee Credit Union	Bensenville	$639,445	293
	Berwyn Postal Employees Credit Union	Berwyn	$1,433,741	336
	Chicago Land Electric Ind. Credit Union		$2,875,741	3,245
	Blue M Employees Credit Union	Blue Island	$247,715	283
	Great Lakes Refining Credit Union		$3,043,217	556
	Allied Van Lines Employees Credit Union	Broadview	$719,641	801
	National Van Employees Credit Union		$135,731	104
	Reynolds McCook Employees Credit Union	Brookfield	$4,845,658	2,110
	Landis & Gyr Powers Credit Union	Buffalo Grove	$1,160,754	415
	Reavis Stickney Credit Union	Burbank	$1,217,312	551
	Chicago Auto Employees Credit Union	Burnham	$10,970,649	3,256
	A. C. Jaacks Credit Union	Calumet City	$1,763,005	1,051
	Soreng Employees Credit Union	Carol Stream	$2,853,760	969
	ADA Employees Credit Union	Chicago	$1,171,068	423
	All Saints Bridgeport Credit Union		$5,341,284	2,070
	Amalgamated Meat Cutters #253 CU		$98,586	73
	APC Employees Credit Union		$54,882	47
	Archer Heights Saving and Credit Union		$4,484,755	2,141
	Arcom Credit Union		$176,467	210,225
	Artran Employees Credit Union		$194,144	296
	Associated Truck Employees Credit Union		$664,554	297
	Bagumbayan Credit Union		$160,591	292
	Bell General Office Credit Union		$20,288,902	2,855
	Bell Tech Credit Union		$13,124,043	2,377
	Bell/Howell Employees Credit Union		$4,577,698	2,503
	Benefit Trust Life Insurance Co. CU		$1,289,990	492
	Berean Credit Union		$354,232	312
	Bethel AME Church Credit Union		$31,442	138
	Boys & Girls Clubs of Chicago Credit Union		$39,753	124
	Brach Credit Union		$3,554,624	2,362
	Brinks Employees Credit Union		$1,484,427	370

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Cook	Bud Logan Credit Union	Chicago	$318,686	279
	Bud South Branch Credit Union		$395,121	198
	Business Opportunities Credit Union		$140,281	184
	Caballeros De San Juan Credit Union		$12,625,131	6,045
	Calumet Region Credit Union		$13,557,139	2,444
	Central Area Telephone Credit Union		$21,204,028	7,676
	Central Region Postal Credit Union		$7,375,620	3,623
	Cergro Employees Credit Union		$1,310,407	558
	Chicago Sun-Times Employees Credit Union		$4,943,685	1,361
	Chicago Alliance Credit Union		$409,667	671
	Chicago Carton Employees Credit Union		$75,634	160
	Chicago Commercial Credit Union		$6,746,358	2,409
	Chicago Fire Officers Credit Union		$2,346,583	912
	Chicago Fire-Fighters Credit Union		$7,658,053	3,170
	Chicago Firemans Association Credit Union		$4,781,400	3,093
	Chicago Japanese Civic Credit Union		$82,249	127
	Chicago Local 458 Credit Union		$2,859,266	1,170
	Chicago Municipal Employees Credit Union		$21,227,179	12,747
	Chicago Post Office Employees Credit Union		$12,981,943	8,107
	Chicago Public Library Credit Union		$204,269	362
	Chicago Teachers Credit Union		$639,301	865
	Chicago Tube & Iron Employees Credit Union		$136,132	175
	Christian Hope Credit Union		$31,950	171
	Clearing Machine Credit Union		$990,948	316
	CM/H Employees Credit Union		$713,268	310
	College/University Credit Union		$793,972	598
	Commanding Officers/Serg Credit Union		$1,834,400	690
	Con-Am Western Region Credit Union		$1,176,780	1,198
	Confederation Credit Union		$1,103,333	700
	Continental Central Credit Union		$226,667	113
	Cuban American/Chamber/Commerce CU		$602,801	532
	Double Circle Credit Union		$191,313	303
	DPUC Credit Union		$1,903,210	1,411
	Edison Credit Union		$105,023,613	19,029
	Eesco Employees Credit Union		$84,026	70
	Ekco Employees Credit Union		$297,799	285
	Englewood 68A Employees Credit Union		$7,216,922	1,433
	Ethicon Suture Credit Union		$1,524,264	782
	Federal Center Employees Credit Union		$9,878,512	4,145
	Fellowship Baptist Church Credit Union		$268,458	517
	Fluor Pioneer Employees Credit Union		$492,811	258
	Franklin Hospital Credit Union		$56,284	42
	Garden City Credit Association Credit Union		$324,744	313
	General Mills Employees Credit Union		$8,518,361	1,438
	Good Shepherd Credit Union		$43,059	135

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Cook	Goss Employees Credit Union	Chicago	$1,551,303	00
	Grand Trunk Employees Credit Union		$428,423	186
	Greater Inst AME Church Credit Union		$19,356	92
	Hanna Employees Credit Union		$410,131	140
	Harrington/King Employees Credit Union		$184,043	90
	Haymarket Credit Union		$523,450	480
	Holsum Employees Credit Union		$619,165	306
	Holy Cross Hospital Employees CU		$2,721,023	1,118
	Illinois Central Cicero Credit Union		$17,173,356	4,402
	Imperial Employees Credit Union		$2,488,262	808
	Inco Employees Credit Union		$807,023	361
	Inland Steel Credit Union		$2,234,365	618
	J/O Employees Credit Union		$416,804	118
	Joanna Western Mills Employees CU		$1,050,535	475
	JPC Employees Credit Union		$264,695	203
	Leaf Employees Credit Union		$851,374	635
	Liberty Credit Union		$144,948	113
	Local 18-B Credit Union		$193,382	250
	Local 73 Credit Union		$1,048,712	2,780
	Local 743 Credit Union		$2,316,077	4,333
	Local 939 Barbers Credit Union		$43,883	93
	Loretto Hospital Employees Credit Union		$583,418	459
	Marshall Field/Co. Employees Credit Union		$3,454,060	4,040
	Master Printers Credit Union		$17,953,145	11,409
	Monumental Credit Union		$115,128	138
	Morgan Park Co-Op Credit Union		$353,896	1,089
	Morton Thiokol Employees Credit Union		$2,096,426	904
	National Can Employees Credit Union		$2,026,592	00
	Neighbors, The Union Credit Union		$1,081,864	433
	New Testament B C Credit Union		$60,943	97
	Northwest Central Credit Union		$375,263	286
	NSC Staff Credit Union		$166,252	194
	NYCO Credit Union		$695,325	191
	Page Engineering Employees Credit Union		$698,461	159
	Park Employees Credit Union		$25,105,202	9,028
	Park Manor Christ Church Credit Union		$212,650	202
	Park Manor UCC Credit Union		$30,377	314
	Peerless/America Employees Credit Union		$213,785	93
	PGL/CC Employees Credit Union		$19,446,161	4,307
	Pheoll Employees Credit Union		$268,609	253
	Phone Company Credit Union		$13,532,501	2,643
	Pilgrim Baptist Credit Union		$204,562	216
	Planites Credit Union		$6,512,381	2,887
	Precision Scientific Credit Union		$148,881	190
	Procter/Gamble Chicago Credit Union		$1,246,139	277

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Cook	Progress Credit Union	Chicago	$12,195,569	2,928
	Pros Credit Union		$519,643	162
	Provident Hospital Credit Union		$149,631	127
	Pyle-National Credit Union		$769,683	462
	Pyramid Employees Credit Union		$519,083	195
	Quam Nichols Credit Union		$85,381	71
	Ravenswood 400 Credit Union		$1,602,451	665
	Rego Credit Union		$396,512	148
	Rheem Employees Credit Union		$1,794,682	545
	Roscoe Credit Union		$234,281	143
	Roseland Community Hospital Credit Union		$1,524,353	575
	RS Employees Credit Union		$420,360	148
	Ryerson Employees Credit Union		$1,894,490	1,154
	S. Chicago Community Hosp. Employees CU		$1,477,269	762
	S O S Employees Credit Union		$403,637	259
	S&C Employees Credit Union		$5,298,445	1,106
	Saint Adrian Credit Union		$1,022,987	466
	Saint Elizabeth Credit Union		$203,042	265
	Saint Mark Credit Union		$453,958	663
	Sanitary District Employees Credit Union		$6,315,369	1,973
	Santa Fe Chicago Federated Credit Union		$176,774	275
	Schwinn Employees Credit Union		$361,371	213
	Southwest Chicago Chapter Credit Union		$2,108,047	2,106
	St. Andrew Parish Credit Union		$251,290	331
	St. Anselm Credit Union		$180,840	190
	St. Edmunds Church Credit Union		$1,413,687	908
	St. Gregory Parish Credit Union		$606,967	625
	St. Helena Parish Credit Union		$26,769	145
	St. James Parish Credit Union		$140,356	100
	St. Joachims Parish Credit Union		$76,879	203
	St. John Fisher Credit Union		$260,289	418
	St. Jude Credit Union		$395,512	147
	St. Vincent Parish Credit Union		$115,369	230
	St. Willibrord Parish Credit Union		$1,859,767	345
	Stewart-Warner Alemite Credit Union		$3,467,869	1,477
	Stone 360 Employees Credit Union		$189,490	185
	Tribune Employees Credit Union		$5,740,145	2,609
	Typographical Credit Union		$343,481	585
	UCU Council Credit Union		$170,235	180
	United Credit Union		$32,902,505	20,848
	United Air Lines Employees Credit Union		$1,821,868,399	94,289
	United Bell Credit Union		$18,677,431	3,838
	United Food and Com. Workers Credit Union		$432,318	302
	United Insurance Credit Union		$440,806	00
	United Specialists Employees Credit Union		$35,402	79

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Cook	University Staff Credit Union	Chicago	$5,094,087	3,991
	UPWA Dist. 1 Area 5 Credit Union		$400,360	426
	URCLPWA Local 505 Credit Union		$58,584	113
	Vansons Credit Union		$383,088	179
	Verson Credit Union		$1,160,348	416
	Viskase Employees Credit Union		$4,830,255	1,233
	West Side Community Credit Union		$72,974	173
	Western Indiana Belt Credit Union		$2,546,780	1,100
	Western Railways Association Credit Union		$599,917	172
	Western Union Employees Credit Union		$291,896	389
	White Cap Credit Union		$5,033,910	1,464
	Win-Hood Co-Op Credit Union		$276,954	140
	Wrigley Factory Credit Union		$8,213,046	1,296
	Wrigley Office Credit Union		$1,633,143	771
	194 Credit Union		$535,472	359
	372 Credit Union		$55,402	222
	453 Unit 6 Credit Union		$58,475	95
	Bloom Township High School CU	Chicago Heights	$2,992,956	706
	Chicago Heights Steel Credit Union		$787,627	385
	DeSoto Employees Credit Union		$148,579	158
	Heights Autoworkers Credit Union		$19,420,322	2,977
	Safeway Employees Credit Union		$330,870	141
	ABE Credit Union		$5,179,480	1,328
	Burlington Chicago Terminal Credit Union	Cicero	$1,561,405	1,226
	Chicago Extruded Metals Credit Union		$273,541	156
	Corey Steel Employees Credit Union		$779,712	298
	Danly Employees Credit Union		$2,292,850	708
	General Electric Employees Credit Union		$1,749,965	1,370
	Morton Employees Credit Union		$868,230	655
	National Castings Employees Credit Union		$159,295	125
	Chicago Die Sinkers Credit Union	Country Club Hills	$324,542	241
	Premium Credit Union		$113,789	112
	Dynamic Credit Union	Countryside	$19,984,042	7,881
	Local 150 IUOF Members Credit Union		$13,209,161	2,970
	Lyons Township High School Credit Union		$5,906,679	1,134
	Vulcan Employees Credit Union		$563,750	340
	CPT Credit Union	Des Plaines	$1,148,958	869
	Littelfuse Employees Credit Union		$1,345,146	845
	Maine Township Schools Credit Union		$1,873,591	1,015
	Research Center Credit Union		$2,183,645	167
	Vamco Credit Union		$7,763,225	4,561
	Dolton-Riverdale Municipal Credit Union	Dolton	$393,132	245
	Chicago Name Plate Credit Union	Elk Grove Village	$32,749	33
	Elmwood Park School Employees CU		$1,369,236	352
	Evanston Firemens Credit Union	Evanston	$440,101	127

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Cook	Evanston Post Office Employees Credit Union	Evanston	$217,879	133
	Fidelity Credit Union		$7,404,827	1,300
	MABC Credit Union		$426,287	235
	NU Employees Credit Union		$2,385,143	1,217
	1st Bell Comm. Credit Union		$2,523,085	995
	Evergreen Park Schools Employees CU	Evergreen Park	$2,871,524	910
	Little Co/Mary Employees Credit Union		$3,040,516	1,441
	South Division Credit Union		$17,489,245	3,692
	Flossmoor Credit Union	Flossmoor	$7,019,361	1,487
	Abell-Howe Employees Credit Union	Forest Park	$84,556	66
	American Rivet Credit Union	Franklin Park	$105,519	87
	Boulevard Credit Union		$2,492,355	1,172
	CH/F Employees Credit Union		$191,653	107
	Duo-Fast Credit Union		$2,572,260	1,070
	Leyden Schools Credit Union		$14,283,834	4,288
	Matsushita Employees Family Credit Union		$11,665,616	1,724
	Precision Steel Credit Union		$235,578	148
	Glenbrook Credit Union	Glenview	$8,913,822	2,552
	Glenview Credit Union		$3,664,278	00
	Kraft Employees Credit Union		$36,349,295	9,318
	City of Harvey Employees Credit Union	Harvey	$1,021,822	427
	Sherwin Williams Employees Credit Union		$41,006,031	5,364
	Whiting Employees Credit Union		$436,932	287
	St. Anthonys Guild Credit Union	Hillside	$812,977	336
	Lady of Loretto Credit Union	Hometown	$1,408,224	980
	Homewood Credit Union	Homewood	$1,329,243	745
	School District 148 Credit Union		$138,304	146
	U.S.A. One National Credit Union		$3,126,211	5,254
	Union Special Employees Credit Union	Huntley	$2,771,975	763
	J/J Employees Credit Union	Lemont	$3,901,126	659
	Union 78 Credit Union		$8,496,558	1,650
	Narda Credit Union	Lombard	$7,405,592	2,741
	District 103 School Employees Credit Union	Lyons	$414,316	275
	Lyons Community Credit Union		$395,378	376
	Chidieco Credit Union	Melrose Park	$179,718	203
	Diamond M Credit Union		$62,111	114
	St. Christopher Credit Union	Midlothian	$572,914	584
	Chemetron Employees Credit Union	Mt. Prospect	$212,577	173
	N.S.I.A.L. Credit Union	North Surburban	$29,148	15
	Hawthorne Credit Union	Naperville	$32,026,677	6,844
	Northwest Parishes Credit Union	Niles	$6,213,090	2,807
	Vapor Credit Union		$814,288	542
	Ridgewood Area Schools Credit Union	Norridge	$278,690	190
	Bell West Credit Union	North Riverside	$21,040,127	3,817
	Culligan USA Employers Credit Union	Northbrook	$1,791,748	655
	GBC Employees Credit Union		$1,026,940	746

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Cook	Entenmann's Employees Credit Union	Northlake	$927,847	535
	Scholle Electro-Chem Credit Union		$430,970	310
	ZRDC Credit Union		$772,992	205
	Ceco Employees Credit Union	Oak Brook	$404,479	303
	Oak Forest Credit Union	Oak Forest	$263,708	310
	Oak Lawn Community Church Credit Union	Oak Lawn	$1,449,924	481
	Oak Lawn Municipal Credit Union		$1,460,899	647
	Oak Park Employees Credit Union	Oak Park	$2,417,370	850
	Oak Park Postal Employees Credit Union		$300,248	116
	Palatine Schaumburg Schools Credit Union	Palatine	$13,369,063	2,496
	Suburban Bancorp Inc. Employees CU		$820,241	392
	Triangle Credit Union	Palos Heights	$1,702,518	982
	Rich Township School Employees CU	Park Forest	$1,158,907	436
	Northeastern IEA Credit Union		$337,217	233
	Park Forest Municipal Employees CU		$249,460	258
	NW Suburban Postal Credit Union	Park Ridge	$1,253,956	777
	Acme Continental Credit Union	Riverdale	$34,478,903	13,954
	CSX Chicago Terminal Credit Union		$2,795,536	721
	IHB Riverdale Credit Union		$1,752,844	632
	Federal Life Employees Credit Union	Riverwoods	$406,651	212
	Meadows Credit Union	Rolling Meadows	$38,172,887	14,449
	Motorola Employees Credit Union	Schaumburg	$94,015,196	26,500
	76 Division Credit Union		$15,801,015	2,450
	Brunswick Employees Credit Union	Skokie	$3,003,662	1,103
	Niles Township Schools Credit Union		$12,725,941	1,865
	Thornton Township High School Credit Union	South Holland	$6,290,660	1,114
	School District 194 Employees Credit Union	Steger	$365,362	189
	Panduit Employees Credit Union	Tinley Park	$1,754,445	1,138
	Tinley Forest Employees Credit Union		$1,130,701	545
	Bikol Credit Union	Westchester	$61,309	302
	Paysaver Credit Union		$52,802,141	28,457
	Proviso Township Teachers Credit Union		$8,644,206	2,450
	Southwest Savings Community Credit Union	Willow Springs	$10,470,391	3,161
	Midwest Business Credit Union	Willowbrook	$285,292	683
	Winnetka Municipal Employees Credit Union	Winnetka	$348,503	233
	Midwest Truck Credit Union	Worth	$487,867	289
	Worth Community Credit Union		$3,851,845	1,481
Cook	Mt. Zion Credit Union	Zion	$88,113	407
Crawford	Heath Employees Credit Union	Robinson	$256,164	234
	Pottery Credit Union		$690,986	354
DeKalb	DeKalb County Postal Employees CU	DeKalb	$735,411	291
	DeKalb County Teachers Credit Union		$517,549	254
	DeKalb Motor Makers Credit Union		$3,622,699	868
	Sycamore Community Credit Union	Sycamore	$8,690,976	4,371
Douglas	Douglas Credit Union	Tuscola	$345,058	473

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Douglas	U S I Employees Credit Union	Tuscola	$11,607,714	2,772
DuPage	Argonne Credit Union	Argonne	$40,998,670	7,571
	Central Credit Union/Illinois	Bellwood	$29,623,194	24,687
	Bensenville Community Credit Union	Bensenville	$7,125,993	3,011
	CDS Employees Credit Union	Carol Stream	$1,821,104	426
	Shield Credit Union	Downers Grove	$295,048	72
	Branch 825 NALC Credit Union	Elmhurst	$857,349	626
	East DuPage Schools Credit Union		$14,126,849	3,313
	Hinsdale Hospital Credit Union	Hinsdale	$4,985,973	3,136
	Illinois Hospital Employees Credit Union	Naperville	$32,524,082	42,941
	C/NW Proviso Credit Union	Northlake	$1,445,004	1,237
	Ball Credit Union	West Chicago	$473,321	528
	Weco Credit Union		$10,177,232	3,131
	West Chicago St. Mary's Parish Credit Union		$162,565	267
	DuPage County Employees Credit Union	Wheaton	$1,528,126	1,328
	DuPage Schools Credit Union		$38,451,871	17,326
	Scripture Press Employees Credit Union		$1,267,793	498
Edgar	Paris Hi-Way Credit Union	Paris	$1,676,476	698
	UO Colson Co-Workers Credit Union		$500,354	260
Effingham	Crossroads Credit Union	Effingham	$2,999,062	2,716
	Effingham Highway Credit Union		$1,560,826	727
	FEDCO Credit Union		$1,822,675	1,001
	S A M H Credit Union		$327,140	468
Fayette	Vandalia Correctional Center Credit Union	Vandalia	$110,362	237
Ford	McMillen Master Credit Union	Gibson City	$458,739	181
Fulton	Prairieview Credit Union	Canton	$1,139,838	824
Greene	Reco Credit Union	Roodhouse	$352,110	210
Grundy	Morris Community Credit Union	Morris	$10,361,561	3,167
	Self-Locking Employees Credit Union		$372,363	464
	St. Lawrence Parish Credit Union	So. Wilmington	$163,292	180
Henry	Henry County School Employees CU	Geneseo	$1,814,026	507
	Henry County Postal Employees CU	Kewanee	$393,556	154
	K M D Employees Credit Union		$259,223	00
Jackson	Carbondale Highway Credit Union	Carbondale	$2,264,763	1,020
	Coal Valley Credit Union		$1,455,021	548
	NED Employees Credit Union		$19,470	114
	SIU Credit Union		$20,295,627	7,320
	T I Credit Union		$92,170	169
JoDaviess	Stockton Employees Credit Union	Stockton	$430,330	249
Johnson	Vienna Correctional Center Credit Union	Vienna	$2,035,289	1,290
Kane	All-Steel Employees Credit Union	Aurora	$24,714,345	2,482
	Aurora Burlington Credit Union		$14,027,100	5,204
	Aurora Earthmover Credit Union		$50,510,699	14,236
	Aurora Firefighters Credit Union		$2,057,497	678
	Aurora Policemen Credit Union		$2,716,176	1,577

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Kane	Aurora Postal Employees Credit Union	Aurora	$859,737	409
	Beacon News Credit Union		$291,389	201
	Equipto Employees Credit Union		$348,818	291
	Lyon Metal Product Inc. Credit Union		$1,681,111	637
	Our Lady/Good Counsel Credit Union		$1,470,579	1,183
	Pines Employees Credit Union		$143,229	112
	Richards-Wilcox Credit Union		$838,768	509
	Stephens-Adamson Employees Credit Union		$3,075,766	879
	Tri-Cities Credit Union	Batavia	$178,215	474
	Brethren Employees Credit Union	Elgin	$3,165,777	1,151
	Couriers News Employees/Cn Carr. CU		$165,104	822
	David Cook Employees Credit Union		$622,530	413
	Elgin City Employees Credit Union		$3,353,431	943
	Elgin Mental Health Center Credit Union		$2,302,265	1,196
	Elgin Postal Employees Credit Union		$1,137,674	570
	Kane County Teachers Credit Union		$35,176,680	11,627
	Rawhide Credit Union		$1,640,699	805
	St. Joseph Parish Credit Union		$311,295	232
	Valley Bell Credit Union		$14,173,483	2,488
	Belden Credit Union	Geneva	$13,742,197	3,380
	AT&T-MW Credit Union	Montgomery	$2,950,000	1,403
	Dial Credit Union		$4,846,820	1,809
	Diamond National Corp. Employees CU	St. Charles	$416,822	180
	DuKane Employees Credit Union		$608,586	409
Kankakee	Maternity BVM Credit Union	Bourbonnais	$2,490,424	1,000
	Rudolf Credit Union		$857,695	290
	Kankakee Bell Credit Union	Bradley	$8,247,162	1,265
	Kankakee County Indust. Credit Union		$749,292	574
	River Valley Credit Union		$5,734,720	2,838
	Armour Kankakee Credit Union	Kankakee	$12,584,387	2,619
	Commonwealth Credit Union		$41,157,279	16,621
	GNB Employees Credit Union		$2,237,546	649
	Henkel Corp. Employees Credit Union		$4,923,956	750
	Kankakee City Employees Credit Union		$1,220,001	647
	Kankakee Community College Credit Union		$185,902	150
	Kankakee Federation/Teachers Credit Union		$1,860,572	589
	Kankakee St. Martin Credit Union		$751,109	446
	Kankakee Terminal Belt Credit Union		$2,621,279	841
	Kankakee Valspar Credit Union		$954,637	408
	Riverside Hospital Employees Credit Union		$2,978,117	1,263
	Roper Employees Credit Union		$5,940,050	1,694
	SDC Employees Credit Union		$6,485,008	1,603
Kendall	Plano Savings Credit Union	Plano	$866,466	636
Knox	Pottery Workers Credit Union	Abingdon	$411,891	304
	Beatrice Credit Union	Galesburg	$139,121	132

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Knox	Gale Credit Union	Galesburg	$11,978,373	4,643
	Galesburg Burlington Credit Union		$22,775,120	3,439
	Galesburg Midwest Employees Credit Union		$20,720,825	4,037
	Galesburg Postal Credit Union		$1,708,096	686
	Galesburg St. Marys Hospital Employees CU		$182,707	374
	Knox College Credit Union		$408,201	315
	Knox County School Employees Credit Union		$6,204,437	1,490
	Praireland Credit Union		$4,140,902	2,880
	Register Mail Credit Union		$342,698	201
	Utility Empl./Galesburg/Kewanee CU		$1,957,621	854
	West Central Illinois Credit Union		$843,835	733
LaSalle	AM Nickeloid Employees Credit Union	LaSalle	$3,139,262	542
	People's Community Credit Union		$1,585,602	613
	Utility Emp./LaSalle Service Credit Union		$1,393,299	632
	Town & Country Credit Union	Mendota	$2,181,663	1,085
	Bakelite Ottawa Plastics Credit Union	Ottawa	$4,100,636	1,619
	Glass Workers Credit Union		$29,709,936	12,481
	LaSalle County Postal Credit Union		$526,394	243
	LaSalle County School Employees CU		$1,357,057	802
	Ottawa Hiway Credit Union		$2,225,335	801
	Tri-County Credit Union		$11,139,864	3,062
	Carus Employees Credit Union	Peru	$532,049	413
	Illinois Valley Credit Union		$6,191,365	3,142
	Peru Catholic Credit Union		$307,027	320
	Peru Municipal Credit Union		$284,148	256
	School District 120 Employees Credit Union		$287,428	183
	Flink Employees Credit Union	Streator	$58,365	110
	Knoedler Employees Credit Union		$123,055	66
	Streator Community Savings and CU		$5,563,778	2,839
Lake	B.A.E. Credit Union	Barrington	$4,145,976	1,067
	CAI Employees Credit Union		$2,960,844	654
	Automobile Mechanics Local 701 CU	Chicago	$14,645	105
	Baxter Credit Union	Deerfield	$112,883,451	45,619
	Great Lakes Credit Union	Great Lakes	$165,806,517	69,884
	Warren Newport Credit Union	Gurnee	$21,795,245	7,851
	Fansteel Employees Credit Union	North Chicago	$1,828,248	823
	Trinity AME Church Credit Union		$60,824	115
	Consumers Cooperative Credit Union	Waukegan	$67,478,102	29,360
	J-M Employees Credit Union		$5,444,894	1,100
	Keystone Printing Credit Union		$469,895	262
	Lake County Postal Credit Union		$938,324	513
	North Shore Gas Credit Union		$4,903,538	1,227
	Waukegan Municipal Employees Credit Union		$1,020,265	353
	North Lakes Teachers Credit Union	Zion	$543,014	485
Lee	Dixon Teachers Credit Union	Dixon	$577,862	402

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Lee	Employee's United Credit Union	Dixon	$386,137	463
Livingston	Fox Employees Credit Union	Dwight	$438,360	410
	Pittsburgh International Employees CU	Fairbury	$126,146	146
	Pontiac-Dwight Prison Employees CU	Pontiac	$699,466	831
	Peabody-Myers Employees Credit Union	Streator	$869,175	361
Logan	Eaton Employees Credit Union	Lincoln	$708,887	552
	L & F Employees Credit Union		$321,958	412
	Logan County Public Employees Credit Union		$29,551,621	7,886
	Piercee Glass Lincoln Credit Union		$117,657	190
Macon	B/O Employees Credit Union	Decatur	$1,184,108	295
	Central Illinois Chapter Credit Union		$1,542,348	1,349
	Decatur ADM Credit Union		$5,386,750	2,534
	Decatur Bell Credit Union		$14,770,165	2,197
	Decatur Earthmover Credit Union		$81,744,553	8,814
	Decatur Firemans Credit Union		$2,983,490	712
	Decatur Macon County Catholic CU		$911,568	635
	Decatur Medical Dental Credit Union		$4,577,297	321
	Decatur Policemen Credit Union		$865,375	258
	Decatur Postal Credit Union		$4,188,956	914
	Decatur Purity Baking Co. Credit Union		$1,127,091	451
	Decatur St. Mary's Credit Union		$9,143,804	2,452
	Decatur Stanolind Credit Union		$6,382,406	1,584
	First Community Credit Union		$15,787,018	4,770
	Grigoleit Employees Credit Union		$266,580	219
	Horizon Credit Union		$32,543,269	12,501
	I B E W Local #146 Credit Union		$1,102,767	381
	Illinois Media Association Credit Union		$2,347,091	1,085
	King Lar Employees Credit Union		$752,234	194
	Land of Lincoln Credit Union		$15,649,445	6,066
	Marvel-York Credit Union		$7,749,752	3,142
	Neisler Credit Union		$244,668	198
	Staley Employees Credit Union		$36,801,891	6,605
	Third United Methodist Credit Union		$435,389	232
	Wagner Credit Union		$4,229,013	1,216
	Glassworkers Wks. No. 14 Credit Union	Mt. Zion	$1,129,664	585
Madison	ABBCO Credit Union	Alton	$2,042,028	809
	Alt-Wood Chapter Credit Union		$2,441,007	2,207
	Alton Bell Credit Union		$2,467,670	670
	Alton Postal Credit Union		$491,826	258
	Electrogas Credit Union		$1,308,818	427
	I B E W Local B-649 Credit Union		$739,628	294
	Laclede Credit Union		$20,798,353	4,200
	State Employees Credit Union		$1,355,378	721
	BEA Credit Union	Bethalto	$958,953	406
	Electrical Workers Credit Union	Collinsville	$1,191,260	574

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Madison	Water Co. Employees Credit Union	Collinsville	$195,976	173
	MADCO Credit Union	Edwardsville	$498,557	627
	Swicsiu Credit Union		$4,707,174	2,324
	GCAD Credit Union	Granite City	$4,302,511	2,407
	Operating Engineers Local 148 Credit Union		$11,292,995	2,684
	Processors-Industrial Credit Union		$6,921,761	3,938
	School District 9 Credit Union		$2,029,790	894
	St. Elizabeths Parish Credit Union		$600,126	508
	Olin Employees Credit Union	Joliet	$78,483,575	15,208
	East Side Terminal Credit Union	Madison	$1,125,631	637
	Atlas Credit Union	Wood River	$7,267,056	1,714
	Wood River Hospital Credit Union		$183,228	185
Marion	Illinois Central (St. Louis Div.) Credit Union	Centralia	$673,848	468
	Salem School System Credit Union	Salem	$1,369,642	518
Massac	Allied Industrial Credit Union	Metropolis	$1,332,862	804
	Electric Energy Inc. Employees Credit Union		$1,428,102	863
McDonough	Western Illinois Credit Union	Macomb	$3,319,664	2,166
McHenry	TM Employees Credit Union	Algonquin	$132,061	247
	Oak Employees Credit Union	Crystal Lake	$794,647	470
	Professional Assn./Clergy Credit Union	Glenview	$630,636	248
	Harvard Community Credit Union	Harvard	$2,229,542	1,274
	Huntley Community Credit Union	Huntley	$2,112,307	1,627
	Intermatic Credit Union	Spring Grove	$2,429,552	827
McLean	Alton Route Credit Union	Bloomington	$3,297,727	1,627
	Bloomington Municipal Employees CU		$3,324,924	1,374
	Bloomington Postal Employees Credit Union		$3,718,025	850
	Controls Credit Union		$2,833,603	1,600
	Funk Seeds Employees Credit Union		$2,126,683	932
	GTI Employees Credit Union		$7,589,041	2,896
	MCE Credit Union		$3,111,014	2,483
	Pantagraph Printing/Statnry Credit Union		$492,616	332
	United Methodist Minister Credit Union		$5,371,627	2,067
	I S U Credit Union	Normal	$11,034,221	3,235
Mercer	Health Professionals Credit Union	Aledo	$126,082	259
	Mercer County School Employees CU		$321,339	310
Montgomery	Hillsboro Community Credit Union	Hillsboro	$141,565	463
Morgan	Jacksonville Area State Credit Union	Jacksonville	$240,250	631
Ogle	North West Illinois Credit Union	Mt. Morris	$6,229,372	4,230
	Oregon Community Credit Union	Oregon	$832,463	562
	Polo Community Credit Union	Polo	$407,844	438
Peoria	Redbrand Credit Union	Bartonville	$12,745,549	5,711
	Wayne Employees Credit Union		$142,349	174
	Bemtex Credit Union	Peoria	$436,497	398
	Bergner Associates Credit Union		$671,880	1,300
	Cilco Credit Union		$20,218,943	3,579

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Peoria	Kemba Peoria Credit Union	Peoria	$7,391,883	1,907
	M/I Credit Union		$129,561	58
	Peoria Bell Credit Union		$9,162,322	1,419
	Peoria City Employees Credit Union		$2,464,975	1,492
	Peoria Fire Fighters Credit Union		$1,536,048	264
	Peoria Graphic Arts Credit Union		$2,906,277	1,274
	Peoria Hiway Credit Union		$1,231,765	452
	Peoria Journal Star Credit Union		$2,875,677	956
	Peoria Postal Employees Credit Union		$5,294,263	1,394
	Proctor Hospital Employees Credit Union		$613,399	641
	St. Francis Hospital Employees Credit Union		$5,443,215	3,298
	St. Patrick Catholic Credit Union		$106,055	228
	Peoria Typographical Credit Union		$106,268	82
Perry	Charmglow Credit Union	Du Quoin	$43,605	132
Piatt	Ting Credit Union/Illinois	Hammond	$398,073	279
	MEA Credit Union	Monticello	$140,730	165
Pike	King Employees Credit Union	Pittsfield	$46,073	71
Pulaski	Laborers' Local 773 Credit Union	Cairo	$135,584	165
Putnam	Hennepin Steel Workers Credit Union	Hennepin	$600,634	508
Randolph	Menard Credit Union	Menard	$132,251	179
	Spartan Credit Union	Sparta	$309,692	640
Rock Island	Deere Harvester Credit Union	East Moline	$58,601,854	17,923
	Foundry & Municipal Employees Credit Union		$10,769,459	2,926
	United Township Schools Credit Union		$3,514,426	1,537
	Catholic Credit Union of Rock Island	Moline	$1,602,589	792
	Deere/Company Credit Union		$64,846,781	14,217
	Moline Municipal Credit Union		$7,226,294	1,931
	Moline Postal Employees Credit Union		$532,631	259
	Montgomery Employees Credit Union		$5,057,012	2,451
	School District 40 Employees Credit Union		$4,088,316	1,278
	Bituminous Employees Credit Union	Rock Island	$1,296,845	718
	Employees Credit Union/Rock Island		$1,290,561	502
	Franciscan Medical Center Employees CU		$1,764,638	1,188
	Gas and Electric Credit Union		$7,765,752	2,483
	IH Mississippi Valley Credit Union		$124,643,761	35,373
	Rock Island Postal Employees Credit Union		$2,877,449	1,341
	Tri-Cities Bell Employees Credit Union		$3,556,887	838
Saline	Southeastern Electric Employees Credit Union	Eldorado	$1,912,035	493
	NYC Employees Credit Union	Harrisburg	$173,781	141
Sangamon	Franklin Life Employees Credit Union	Springfield	$2,876,328	1,334
	Hobbs Division Stewart-Warner Credit Union		$327,794	293
	IBEW Local 193 Credit Union		$422,968	264
	IFDA Credit Union		$2,306,009	384
	Illinois Education Association Credit Union		$2,655,252	2,123
	Imperial Credit Union		$18,914	142

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Sangamon	IRSE Credit Union	Springfield	$5,115,7241,096	
	MMC Employees Credit Union		$1,300,759	1,512
	Pillsbury Employees Credit Union		$3,670,108	529
	Sangamo Chapter Credit Union		$5,633,215	1,667
	Sangamon County Credit Union		$766,401	520
	Sangamon County Schools Credit Union		$6,447,094	2,993
	Sangamon State University Credit Union		$212,684	250
	Springfield Prairie Farms Dairy Credit Union		$285,527	118
	Springfield Bell Credit Union		$20,231,488	3,016
	Springfield City Employees Credit Union		$3,540,481	1,460
	Springfield Clinic Credit Union		$929,649	139
	Springfield Firemen Credit Union		$1,083,760	240
	Springfield Postal Credit Union		$6,033,854	1,712
	Springfield Printers Credit Union		$1,667,662	592
	Springfield Sacred Heart Credit Union		$33,662,483	12,064
	Stranco Credit Union		$135,904	135
	Teamsters Local 916 Credit Union		$38,734	28
Scott	Relco Credit Union	Winchester	$276,305	139
St. Clair	Amalgamated 534 Credit Union	Belleville	$1,768,971	901
	Archview Credit Union		$499,803	206
	Belleville National Government Employees CU		$593,349	297
	Catholic & Community Credit Union		$7,777,466	3,713
	Chessie-Seaboard Employees Credit Union		$240,330	230
	Southern Illinois Directors Credit Union		$2,552,871	1,284
	Egyptian Credit Union	Collinsville	531,608	443
	Cerrobrass Credit Union	East St. Louis	$941,875	693
	Chas Pfizer/Co. Inc. Employees Credit Union		$338,962	285
	Electropower Credit Union		$834,929	394
	Illinois Central E. St. Louis Credit Union		$452,346	421
	Motor Coach Employees Credit Union		$3,002,783	1,210
	St. Clair County Teachers Credit Union		$3,292,206	2,533
	C. T. Employees Credit Union	Fairmont City	$672,141	578
	Caseyville Township Community CU	Fairview Heights	$360,656	251
	Arrow S Credit Union	National Stock Yards	$886,726	640
	Stock Yards Employees Credit Union		$249,925	155
	Heritage Credit Union	New Athens	$222,751	406
	Monsanto Employees Credit Union	Sauget	$6,561,604	1,201
	Scott Credit Union	Scott AFB	$82,776,392	24,091
Stephenson	Freeport City Employees Credit Union	Freeport	$145,962	166
	Freeport Postal Employees Credit Union		$76,663	78
	Micro Switch Employees Credit Union		$26,099,795	7,020
	Stephenson County Schools Credit Union		$1,174,054	468
	Blackhawk Area Credit Union	Savanna	$13,568,961	4,784
Tazewell	Cerelose Credit Union	Pekin	$4,384,549	1,700
	Quaker Oats Employees Credit Union		$140,957	97

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Tazewell	Tazewell Co. Goverment Employees CU	Pekin	$830,251	358
	Tazewell County School Employees CU		$6,036,376	2,038
Union	Ash Employees Credit Union	Anna	$1,443,472	837
Vermilion	Commercial News Credit Union	Danville	$633,879	463
	Danville Bell Credit Union		$5,505,887	1,273
	Danville Consolidated Credit Union		$3,259,402	1,093
	Danville Holy Family Credit Union		$724,937	450
	Health First Credit Union		$5,177,263	2,004
	Hyster Danville Employees Credit Union		$4,869,674	1,987
	Interstate Publishers Employees Credit Union		$555,902	439
	L/N and C/EI Credit Union		$2,359,512	518
	Lauhoff Employees Credit Union		$5,179,702	1,154
	Local 1271 Credit Union		$1,307,810	757
	Lyons NYC Credit Union		$233,705	229
	Midwest Credit Union		$9,541,527	7,949
	Steel Grip Employees Credit Union		$293,459	191
	Tee Pak Credit Union		$6,153,214	1,701
	VA Credit Union		$18,719,567	5,966
	1st Illinois Credit Union		$13,583,040	10,965
	579 Credit Union		$7,694,366	3,088
	Joan of Arc Credit Union	Hoopeston	$368,444	304
Wabash	Snap-On Credit Union	Mt. Carmel	$5,303,515	2,126
Warren	Teachers Credit Union of Warren County	Monmouth	$319,943	374
Whiteside	Lawrence Brothers Employees Credit Union	Sterling	$431,504	357
	School Employees Credit Union		$7,625,259	2,616
	Steelworkers Credit Union		$7,864,221	5,112
Will	Joliet-St. Anne Credit Union	Crest Hill	$854,199	446
	AJE Credit Union	Joliet	$1,942,564	604
	EJ/E Central Credit Union		$12,957,801	1,526
	Joliet District Credit Union		$11,963,999	1,557
	Joliet Firefighters Credit Union		$841,925	378
	Joliet Herald-News Employees Credit Union		$1,000,293	521
	Joliet Prairie Employees Credit Union		$451,801	185
	Members Equity Credit Union		$23,870,845	6,269
	Mt. Carmel Credit Union		$115,804	377
	Olin Employees Credit Union		$7,501,649	1,391
	Will County Credit Union		$16,233,567	8,694
	Romeoville Community Credit Union	Romeoville	$2,298,293	1,350
Williamson	D-B Employees Credit Union	Herrin	$184,839	242
	Southern Illinois Schools Credit Union		$13,018,045	4,482
	Marion Memorial Hospital Credit Union	Marion	$175,845	326
	Marion VA Hospital Credit Union		$567,905	383
	Williamson County Catholic Credit Union		$770,999	494
Winnebago	Atwood Credit Union	Rockford	$4,148,520	1,458
	Barnes Drill Employees Credit Union		$620,151	301

ILLINOIS CHARTERED CREDIT UNIONS

County	Credit Union	City	Assets	Members
Winnebago	Behr Employees Credit Union	Rockford	$85,337	83
	Diamond R Credit Union		$223,546	227
	Elco Employees Credit Union		$9,464,675	1,593
	Greenlee Credit Union		$7,793,202	2,405
	Gunite Employees Credit Union		$1,657,455	344
	H.O. Perlee Credit Union		$1,994,867	1,013
	Ingersoll Credit Union		$164,222	252
	J.L.C. Employees Credit Union		$6,838,245	1,620
	Muellers-Pinehurst Credit Union		$613,377	272
	National Lock Employees Credit Union		$1,000,946	1,100
	Nihan/Martin Employees Credit Union		$51,441	25
	Northern Illinois Credit Union		$13,022,755	12,278
	Off Highway Employees Credit Union		$3,376,523	940
	Rock-Winn Credit Union		$545,327	756
	Rockford Bell Credit Union		$11,019,336	2,261
	Rockford Municipal Employees Credit Union		$3,554,904	1,220
	Rockford Newspapers Credit Union		$120,826	179
	Rockford Postal Employees Credit Union		$5,263,131	1,670
	Sundstrand Credit Union		$41,173,249	13,269
	W.A. Whitney Employees Credit Union		$625,660	299
	Winnebago City Schools Credit Union		$4,303,218	3,538
	Besly Welles Employees Credit Union	South Beloit	$2,450,086	596
	Gardner Credit Union		$627,560	491
Woodford	Metamora St. Marys Parish Credit Union	Metamora	$1,110,969	560
			$6,028,969,0	1,820,524

DFI

CURRENCY EXCHANGE DIVISION

CURRENCY EXCHANGE DIVISION
ANNUAL REPORT

FISCAL YEAR ENDING JUNE 30, 1988

Fiscal Year 1988 was one of great significance for the Currency Exchange Division. Highlights included increasing emphasis on suburban currency exchange openings, Governor Thompson signing the fee increase bill, the revocation of 2 licenses by the Director, and the most comprehensive simultaneous examination ever undertaken by the Department. Those four events illustrate the maturing of the industry in Chicago with continued growth following the population to suburban areas; the recognition, by the legislature and industry, of the need to adequately fund the Division, and the Division's continuing responsibility to regulate the industry and protect the public.

BACKGROUND

Under the authority of the Currency Exchange Act, Illinois Revised Statutes, Chapter 17, paragraph 4801 et. seq., the Currency Exchange Division licenses and regulates all Illinois community and ambulatory currency exchanges. Originally enacted into law by the State Legislature in 1943 and amended since, the purpose of the Act is to protect the public and to maintain the integrity of the Currency Exchange Industry. Commensurate with the Act are its attendant Rules and Regulations which delineate records, rates, and rate-making procedures.

Currency Exchanges provide important services for our citizens. The Division ensures these services are delivered fairly and efficiently and that the public is provided with all the safeties and protections intended by State law.

Community currency exchanges are housed in permanent locations and offer a variety of financial and financially related services to consumers. In addition to cashing checks and selling money orders, Section 4807 authorizes the Director to allow additional services in licensed exchanges if said services are consistent with the provisions of the Act, are within its meaning, are in the best interest of the public, and benefit the general welfare. In addition to serving as distribution centers for Illinois Public Aid Checks and Government Food Stamps, Director-approved services include the following:

1. Processing motor vehicle and title registration forms.

2. Accepting utility bill payments.

3. Selling public transportation tokens.

4. Offering:

    a. American Express Moneygrams
    b. Western Union Flashcash
    c. Mailbox Service
    d. Bailbond cards
    e. Fax Copies

The vibrancy and strength of the currency exchange industry is illustrated by the chart below which shows the number of licenses at June 30:

Date	# of Licensees
6-30-88	670
6-30-87	639
6-30-86	633
6-30-85	624
6-30-84	618
6-30-83	613
6-30-82	603

A close inspection of the last four years reveals more clearly the maturation of exchanges in Chicago and the increasing emphasis on suburban openings.

NEW CURRENCY EXCHANGE OPENINGS

	FY88	FY87	FY86	FY85		
Chicago	4	5	2	0	=	11
Suburban Chicago	25	5	16	15	=	61
Downstate Illinois	7	2	1	3	=	13
	36	12	19	18	=	85

We fully expect the pattern of growth to continue, but we also anticipate an upsurge of applications in areas outside of metropolitan Chicago. However, when considering new applications, it is important to remember our responsibility to stay within the constraints of the Act which call for the Department to consider the following: need of the community and effect on financial stability of existing exchanges.

Ambulatory currency exchanges are in essence mobile check cashers, which cash payroll checks for employees on the employer's premises. The check cashing is done either from a location provided by the employer or from an armored truck. As of June 30, 1988, there were 501 licensed ambulatory exchanges operating in Illinois.

Recognizing the need to adequately fund the Division to enable it to fulfill its regulatory responsibilities, the Illinois State Senate and State House passed and sent to the Governor for his signature, legislation raising various licensing and examination fees of community currency exchanges. The amendment to the Act provides a 3-year phase-in of increases and further mandates that each year the Director review the operation of the Division to determine if increases different than those provided are needed. It is to be noted that the community currency exchanges also recognized the need for sufficient funding of the Division and did not oppose the increases.

On September 22, 1987, Governor Thompson signed and passed into law Public Act 85-708. Below are indicated the Currency Exchange Act Sections amended:

Section 4	**Was**	**09/22/87-12/31/88**	**01/01/89-12/31/89**	**01/01/90**
Application Fee	$100	$150	$180	$200
Original License Fee	100	150	180	200
		09/22/87-12/31/87	**07/01/88-12/31/88**	**07/01/89**
½ year License Fee	50	75	90	100
Section 13	**Was**	**09/22/87-06/30/88**	**07/01/89-06/30/89**	**07/01/89**
Change of Location	-0-	75	125	150
Section 14	**Was**	**09/22/87-12/31/88**	**01/01/89-12/31/89**	**01/01/90**
Annual Renewal	100	150	180	200
Section 16	**Was**	**09/22/87**		
Examinatin Fee	75	150		

Effective September 22, 1987.

OPERATIONS

The regulatory responsibilities of the Currency Exchange Division are many and varied. State law mandates that each community currency exchange be examined annually and gives the Director discretionary authority to inspect ambulatory currency exchanges. Field examiners conduct the examinations of community currency exchanges on a surprise basis at its location of operations. Those found to be in violation of the Currency Exchange Act and/or the Rules and Regulations promulgated by the Department are subject to re-examination to ensure that compliance is achieved. Additionally, the Act prescribes other sanctions which are to be applied when violations occur. During Fiscal Year 1988, 736 examinations were conducted on Illinois community currency exchanges.

The Division Chief Investigator and field examiners conduct ambulatory currency exchange inspections. Inspections are conducted on a surprise basis at the locations of the employer at the time and on the day that the checkcashers are licensed to provide the service. During FY'88, 248 ambulatory currency exchange inspections were conducted.

All applications for new community currency exchange licenses or ambulatory licenses are thoroughly reviewed and investigated by the Currency Exchange Division. Applications for Change of Location, Change of Name, Stock Transfers, and Officer Approvals are also investigated by the Division. Division management continually takes steps to improve and expand the review and investigation process to ensure each application is handled as fairly as possible.

The Division also advises the Director on liquidations, revocations, receiverships, and all currency exchange related litigation.

We also deal with a wide range of currency exchange related consumer complaints. Whether it is an allegation of being short-changed, a problem concerning rates being charged or a lost money order, each complaint is investigated and resolved. The positive relationship the Division has established with the Currency Exchange Industry helps to ensure that the needs and concerns of the public are met.

FISCAL YEAR 1988 HIGHLIGHTS

- The Division completed revision of the Department 5 year plan.

- In order to fulfill its responsibility of public protection and, after exhausting all other alternatives, the Department revoked the licenses of the First Currency Exchange of Rock Island and the Peoples Currency Exchange, Peoria. The surety bond underwriter was notified of claims to fund payment of outstanding money orders purchased by the public.

  These historic actions were accomplished in accordance with Paragraph 4814 of the Act and re-inforced the Department's commitment to take all steps necessary to protect citizens from possible loss.

- Governor Thompson signed into law Public Act 85-446, amending Paragraph 13 of the Act. This amendment reinforces the need for approval by the Director on sales of exchanges.

- Governor Thompson signed into law Public Act 85-708 increasing fees charged and phasing the increase over three years.

- Director Fryzel approved facsimile copying as an authorized additional service.

- Final bank accounts, established to clear the outstanding money orders of the Ryan exchanges, were closed. Funds remaining were remitted to Illinois' Unclaimed Property Division. The Ryan exchanges were placed in receivership in 1983.

- Division began on-site review of proposed computerized accounting systems of licensees.

- Division implemented a program of meeting with owners regarding consecutive impairments and other violations of enabling Act.

- Personnel from all Divisions were utilized to conduct a simultaneous examination of the largest chain of currency exchanges contained under one ownership in the State of Illinois. The historic examination — involving 42 exchanges and 50 people — was the most complex ever undertaken in DFI history.

- Department began claim payment to purchasers of money orders from the First Currency Exchange of Rock Island.

- Director Fryzel approved American Express Money Gram Service as an authorized service for community currency exchange licensees.

- During the year three Division examiners were promoted to positions in other Divisions. As of July 1, 1988 three trainees began Field training in the Currency Exchange Division.

CONSUMER COMPLAINTS

As the licensor and regulator of the industry, one of our primary functions is to handle consumer complaints. The Division Chief Investigator works with the consumer and the currency exchange involved to help bring about an equitable and speedy resolution to the problem. If the complaint is of a non-regulatory nature, the consumer is directed to the appropriate department or agency that can assist him or her. During FY'88, the Division resolved 126 consumer complaints. The chart below indicates the number, percentage, and type of complaint resolved during each of the last 3 fiscal years.

Number, Percentage, and Types of Cosumer Complaints

	FY88	FY87	FY86
Money Order	41 or 32%	32 or 30%	48 or 27%
Licensee	17 or 14%	21 or 20%	25 or 14%
Employee Attitude	13 or 10%	12 or 11%	16 or 9%
Utility Bill	17 or 14%	11 or 10%	18 or 10%
Check Cashing	38 or 30%	31 or 29%	69 or 40%
	126 = 100%	107 = 100%	176 = 100%

TOTAL REVENUE RECEIVED

Revenue generated by the Currency Exchange Division is collected through examination, license, inspection, application fees, and fines. It is important to remember that most fees were increased effective September 22, 1987. The chart below indicates monthly revenue received by the Division for each of the last four fiscal years.

Revenues Received by Division (by month)

	FY 1988	FY 1987	FY 1986	FY 1985
July	$ 12,852	$ 11,284	$ 7,775	$ 11,229
August	10,623	10,535	17,706	13,117
September	15,336	11,777	7,832	12,549
October	11,375	12,934	15,081	16,246
November	115,277	73,625	92,026	84,857
December	20,425	25,998	7,075	12,272
January	11,775	13,670	14,674	9,857
February	40,067	10,834	17,725	16,840
March	17,300	20,456	16,975	22,525
April	37,200	7,675	18,375	13,920
May	20,325	12,600	7,309	15,695
June	26,300	15,225	15,500	16,055
Total:	$338,855	$226,613	$238,053	$245,162

Total Revenue By Category

COMMUNITY	FY 1988	FY 1987	FY 1986	FY 1985
Examination Fees	$177,750	$113,650	$117,600	$111,525
License Fees	107,150	67,450	70,100	69,950
Fines	17,230	17,250	19,600	27,975
Investigation Fees	18,275	13,000	10,400	10,100
Miscellaneous Fees	1,594	436	3,195	8,019
AMBULATORY				
License Fees	$ 13,331	$ 14,152	$ 14,233	$ 14,743
Inspection Fees	3,525	675	2,925	2,850
Total:	$338,855	$226,613	$238,053	$245,162

As an example of intra-departmental cooperation, the Currency Exchange Division processes the recording of unclaimed money orders. These money orders are more than seven years old and are discerned as a result of the Division's examination of currency exchanges. When remitted to the Unclaimed Property Division, the funds are held in custody by the State until such time as the owner or heir claims them. This procedure saves the currency exchange the time and expense of filling out an annual report, enables the Unclaimed Property Division to devote its examination energies to other areas, and ensures the proper collection and recording of assets which fall under the Uniform Disposition of Unclaimed Property Act. Fiscal year 1988 represents the second largest amount of unclaimed financial assets collected by the Currency Exchange Division.

Fiscal Year Ending June 30	Unclaimed Property
1988	$ 518,073
1987	646,072
1986	394,705
1985	507,148
1984	475,100
1983	436,782
1982	468,010
1981	512,961
Total	$3,958,851

INDUSTRY CONSOLIDATED REVENUE FIGURES

Section 4838 empowers the Director with authority to set maximum check cashing and money order rates. In June, 1985, the currency exchange industry petitioned the Director to raise the maximum check cashing rate that could be charged from 1.1% of the face value of the check plus 75 cents to 1.25% plus $1.00. Proponents and opponents presented massive amounts of documentation to support their positions and oral hearings were held in Chicago and Springfield. After much deliberation, Director Fryzel decided a check cashing fee increase was warranted, but not as much as had been sought by the industry. Effective July 1, 1986, the maximum check cashing charge was raised to 1.2% of the face value of the check plus 90 cents. Maximum rates for sale of money orders remain unchanged at 1% of the face value plus 75 cents. The 1987 figures, below, represent the first full year of the check cashing increase.

	12 Months Ending September 1987		12 Months Ending September 1986	
	Revenue	% of Income	Revenue	% of Income
Check Cashing Fees	$62,569,737	67%	$58,054,505	67%
Money Order Fees	10,427,589	11%	10,390,210	12%
License Fees	10,230,964	11%	9,621,125	11%
Utilities Fees	2,324,413	3%	2,263,346	3%
Other Income	7,278,219	8%	6,633,416	7%
Total:	$92,830,922	100%	$86,962,602	100%

	12 Months Ending September 1985		12 Months Ending September 1984	
	Revenue	% of Income	Revenue	% of Income
Check Cashing Fees	$53,177,015	67%	$49,302,582	69%
Money Order Fees	9,778,432	12%	9,157,923	13%
License Fees	8,874,921	11%	7,462,163	10%
Utilities Fees	2,104,569	3%	1,947,590	3%
Other Income	5,546,526	7%	3,920,333	5%
Total:	$79,481,463	100%	$71,790,591	100%

The 640 filers of Annual Reports as of September 30, 1987 are bracketed by Total Revenue in the following manner:

Total Revenue	Number
$800,000 and over	1
$700,000-799,999	0
$600,000-699,999	2
$500,000-599,999	3
$400,000-499,999	9
$300,000-399,999	23
$200,000-299,999	80
$100,000-199,999	304
$ 50,000- 99,999	184
Less than $50,000	34
Total	640

The mean Total Revenue reported was $145,048. Licensees reported cashing 25,711,896 checks and selling 11,861,296 money orders during the period October 1, 1986-September 30, 1987.

NEW COMMUNITY CURRENCY EXCHANGE LICENSES
ISSUED FISCAL YEAR 1988

Army Trail C. E., Inc.
369 W. Army Trail Road
Bloomingdale, IL 60108

Catherine Courts C. E., Inc.
5346 N. Cumberland
Chicago, IL 60656

Dundee-Milwaukee C. E., Inc.
275 Dundee Road
Wheeling, IL 60090

Dundee-Sanders C. E., Inc.
849 Sanders Road
Northbrook, IL 60062

Elmhurst C. E., Inc.
683 W. North Ave.
Elmhurst, IL 60126

Farnsworth Village Mart C. E., Inc.
910-C N. Farnsworth Ave.
Aurora, IL 60505

Frankfort C. E., Inc.
47 E. Lincoln Highway
Frankfort, IL 60423

Glenview C. E., Inc.
1410 Waukegan Road
Glenview, IL 60025

Half Day C. E., Inc.
23274 N. Hwy. 45
Prairie View, IL 60069

Hawthorne C. E., Inc.
5129 W. 31st St.
Cicero, IL 60650

Heritage Square C. E., Inc.
9412 W. 143rd St.
Orland Park, IL 60462

Maple Plaza C. E., Inc.
21 W. 243 Maple Avenue
Downers Grove, IL 60515

Market Street C. E., Inc.
1401 W. Market Street
Bloomington, IL 61701

Milwaukee & Lawrence C. E., #8, Inc.
4760 N. Milwaukee Ave.
Chicago, IL 60630

Milwaukee-Sanders C. E., Inc.
3486 Milwaukee Rd.
Northbrook, IL 60062

Oakton & Route 83 C. E., Inc.
2501 E. Oakton
Elk Grove Village, IL 60007

159th & LaGrange Road C. E., Inc.
15900 S. LaGrange Road
Orland Park, IL 60462

118th & Avenue "O" C. E., Inc.
3542¼ W. 118th St.
Chicago, IL 60617

183rd & Cicero C. E., Inc.
4856 W. 183rd St.
Country Club Hills, IL 60477

Peoria South Side C. E., Inc.
1901 W. Lincoln
Peoria, IL 61605

Rockford C. E., Inc., #3
3218 S. Alpine
Rockford, IL 61109

Shorewood C. E., Inc.
Rte. #52 — Shorewood Plaza
Shorewood, IL 60435

Itasca C. E., Inc.
917 Irving Park Road
Itasca, IL 60143

Kishwaukee Street C. E., Inc.
1807 Kishwaukee St.
Rockford, IL 61108

Lansing-Ridge Road C. E., Inc.
3513 Ridge Road
Lansing, IL 60438

Lawrence & Ashland C. E., Inc.
1620 W. Lawrence Ave.
Chicago, IL 60640

Lisle C. E., Inc.
5328 Main St.
Lisle, IL 60532

Loehmann's Plaza C. E., Inc.
202 E. Golf Road
Arlington Heights, IL 60005

Lombard C. E., Inc.
425 Roosevelt Road
Lombard, IL 60148

South Holland C. E., Inc.
253 W. 162nd St.
South Holland, IL 60473

Spring Hill C. E., Inc.
380 N. 8th St.
West Dundee, IL 60118

Swift Road C. E., Inc.
190-Y N. Swift Road
Addison, IL 60101

Wauconda C. E., Inc.
469 F Liberty Lane
Wauconda, IL 60084

Wheaton C. E., Inc.
20 Danada Square West
Wheaton, IL 60487

Wooddale C. E., Inc.
120 E. Irving Park Road
Wooddale, IL 60190

Woodstock C. E., Inc.
92 Eastwood Drive
Woodstock, IL 60098

NEW LICENSE APPLICATIONS APPROVED AND DENIED

Below are indicated the number of new community currency exchange license applications approved and denied for the appropriate Fiscal year:

	FY88	FY87	FY86	FY85
Approved	33	33	19	27
Denied	25	16	5	2

AMBULATORY INSPECTIONS

An ambulatory inspection involves the Division Investigator being present on the premises of the employer at the time check cashing is to take place in order to ensure that the service rendered is in accordance with the Departmental Rules and Regulations.

	1988	1987	1986	1985
July	0	0	0	0
August	0	0	0	0
September	0	0	67	0

October	0	0	42	0
November	67	0	19	38
December	50	0	53	37
January	82	22	114	103
February	49	4	68	92
March	0	0	0	92
April	0	0	0	56
May	0	24	123	71
June	0	55	46	73
Total:	248	105	532	562

Public Act 83-1318 changed the statutory language from "the Director may at any time, and *shall* at least once a year inspect . . ." to ". . . the Director *may* conduct such examinations . . .".

This change enables the Division to test and determine compliance of ambulatory exchanges — and to examine further where necessary — while at the same time using our limited resources in areas where public funds demand more protection — community currency exchanges.

AMBULATORY LICENSES ISSUED

	FY88	FY87	FY86	FY85
July	5	4	0	3
August	3	1	3	11
September	1	9	2	9
October	6	1	1	5
November	0	8	2	6
December	0	2	6	3
January	0	1	4	1
February	0	2	2	2
March	0	3	5	4
April	3	3	3	1
May	1	9	5	4
June	3	0	6	1
Total:	22	43	39	50

NEW AMBULATORY CURRENCY EXCHANGE LICENSES ISSUED FY'88

There were 22 new ambulatory currency exchange licenses issued in FY'88. The total number of ambulatory licenses active at the end of FY'88 was 501 as compared with 522 active licenses at the end of FY'87. The following is a listing of the ambulatory currency exchange licenses issued in FY'88:

Name	Address	City
Allstate Enterprises	1500 W. Shure	Arlington Heights
Art's Transportation	950 W. 45th	Chicago
Automatic Data Processing	7350 W. Lawrence	Chicago

Name	Address	City
Butler Aviation	O'Hare Airport	Chicago
D & B Auto Radio	3725 N. 25th	Schiller Park
Dynacircuits	11230 Addison	Franklin Park
F. J. Littell Machine	4101 N. Ravenswood	Chicago
Internal Service Partners	Building 504, Cargo Road	Chicago
ITT Continental Baking Co.	9555 W. Soreng	Schiller Park
Lincoln Acceptance	300 W. Hubbard	Chicago
National Castings	110 N. 25th	Melrose Park
Niedermeier Display	2828 N. Paulina	Chicago
Nightingale-Conant	7300 Lehigh	Niles
Nightingale-Conant	6245 Howard	Niles
Olmarc Packaging	175 Northfield	Northfield
Robinson Bus Service	4617 W. Division	Chicago
Rubin Bros.	2241 S. Halsted	Chicago
Silvestri Corp.	2720 N. Paulina	Chicago
Spiegel, Inc.	6006 W. 73rd	Bedford Park
Superior Tea & Coffee	2278 N. Elston	Chicago
Tru-Die, Inc.	3700 N. Sandra	Franklin Park
United Air Lines	4347 United Parkway	Schiller Park

DIRECTORY
COMMUNITY CURRENCY EXCHANGES

CHAMPAIGN COUNTY

City	Licensee		Zip Code
Champaign	Illini C. E., Inc.	607 E. Green Street	61820

COOK COUNTY

City	Licensee		Zip Code
Alsip	Alsip Currency Exchange	11618-B S. Crawford Ave.	60658
Arlington Heights	Arlington Hts. Curr. Exch., Ltd.	6 W. Campbell Street	60005
	Loehmann's Plaza Curr. Exch., Inc.	202 E. Golf Rd.	60005
Bellwood	St. Charles Rd. Curr. Exch., Inc.	2801 St. Charles Rd.	60104
Berwyn	Berwyn Curr. Exch., Inc.	6232 West Cermak Rd.	60402
	Berwyn Plaza Curr. Exch., Inc.	6917 W. Ogden Ave.	60402
	Cermak Plaza Curr. Exch., Inc.	7183 Cermak Plaza	60402
Blue Island	Blue Island Curr. Exch., Inc.	2408 W. Vermont Street	60406
Bridgeview	Southfield Curr. Exch.	8713 S. Harlem Avenue	60455
Broadview	Broadview Curr. Exch., Inc.	1722 Roosevelt Road	60155
Brookfield	New Brookfield Curr. Exch., Inc.	9450 W. Ogden Ave.	60513
Buffalo Grove	Buffalo Grove Curr. Exch., Inc.	1405 W. Dundee Rd.	60090
Burbank	Garden Gate Curr. Exch., Inc.	7911 S. Narragansett Ave.	60459
	State Road Curr. Exch.	6322 W. 87th Street	60459
Calumet City	Cal-City Curr. Exch., Inc.	1674 Dolton Road	60409
	Calumet City Curr. Exch., Inc.	592 Burnham Avenue	60409
Calumet Park	Cal Park Curr. Exch., Inc.	1431 W. 127th Street	60643
Chicago	#4 HGF, Inc.	3932 S. Wentworth Ave.	60609
	#1 Local Curr. Exch., Inc.	3209 N. Elston Avenue	60618
	#10 Check Agencies, Inc.	6250 S. M. L. King Drive	60637
	#12 Check Agencies, Inc.	600 S. Pulaski Road	60624
	#2 H.G.F., Inc.	301 W. 47th Street	60609
	#30 Check Exchange, Inc.	201 E. 71st Street	60619
	ABC Curr. Exch., Ltd.	4125 S. State St.	60609
	Ace Curr. Exch., Inc.	2200 W. Taylor Street	60612
	Acme Curr. Exch., Inc.	212 W. Washington Street	60606
	Addison-Central Curr. Exch., Inc.	3656 N. Central Ave.	60634
	Addison-Lincoln Curr. Exch., Inc.	1812 W. Addison Street	60613
	Addison-Western Curr. Exch., Inc.	3751 N. Western Ave.	60618
	Albany Park Curr. Exch. #2, Inc.	4752 N. Pulaski Road	60630
	Archer-Austin Curr. Exch.	6140 Archer Avenue	60638
	Archer-Cicero Curr. Exch.	5354½ S. Archer Ave.	60632
	Archer Curr. Exch., Inc.	4004 S. Archer Ave.	60632
	Archer-43rd at Troy Curr. Exch.	4312 Archer Avenue	60632
	Archer-Harlem Curr. Exch., Inc.	7121 W. Archer Ave.	60638
	Archer-Nash Curr. Exch., Inc.	6611 W. Archer Ave.	60638
	Archer-Throop Curr. Exch.	2807 S. Archer Ave.	60608

City	Licensee		Zip Code
	COOK COUNTY		
Chicago	Argyle Curr. Exch., Inc.	1105 W. Argyle Ave.	60640
	Armitage at Grand Curr. Exch., Inc.	5054 W. Armitage Ave.	60639
	Armitage-California Curr. Exch.	2759 W. Armitage Ave.	60647
	Armitage-Kedzie Curr. Exch., Ltd.	3200 W. Armitage Ave.	60647
	Armitage-Racine Curr. Exch., Inc.	1164 W. Armitage Ave.	60614
	Arrow Curr. Exch., Inc.	2149½ W. Cermak Road	60608
	Ashland at 47th Curr. Exch., Inc.	4655 S. Ashland Avenue	60609
	Ashland-Diversey Curr. Exch., Inc.	2753 N. Ashland Avenue	60614
	Ashland-51st Money Exch., Inc.	5105 S. Ashland Avenue	60609
	Ashland & 42nd Curr. Exch., Inc.	4200 S. Ashland Avenue	60609
	Ashland-Irving Park Curr. Exch., Inc.	3959 N. Ashland Avenue	60613
	Ashland & 21st St. Curr. Exch., Inc.	2023 S. Ashland Avenue	60608
	Atlas Curr. Exch., Inc.	2004 W. Armitage Avenue	60647
	Austin Chicago Curr. Exch.	5946 W. Chicago Avenue	60651
	Azteca Curr. Exch., Inc.	4327 W. 26th Street	60623
	AZ Zenith Curr. Exch., Inc.	1938 W. North Avenue	60622
	Belmont-Broadway Curr. Exch., Inc.	3176 N. Broadway Street	60657
	Belmont-Central Curr. Exch., Inc.	3154 N. Central Avenue	60634
	Belmont-Oakley Curr. Exch., Inc.	2300 W. Belmont Avenue	60618
	Bel-Oak Curr. Exch., Inc.	6737 W. Belmont Avenue	60634
	Berwyn-Broadway Curr. Exch.	1135 W. Berwyn Avenue	60640
	Bonibill Curr. Exch., Inc.	1856 W. Pershing Road	60609
	Brickyard Curr. Exch., Inc.	2745 N. Narragansett Ave.	60639
	Bridgeport Curr. Exch., Inc.	748 W. 35th Street	60616
	Broadway-Irving Curr. Exch., Inc.	3951 N. Broadway Avenue	60613
	Broadway-Montrose Curr. Exch., Inc.	1002 W. Montrose Avenue	60613
	Bryn Mawr L. Curr. Exch., Inc.	1127 W. Bryn Mawr Ave.	60640
	C & A Curr. Exch., Inc.	1950 N. Cicero Avenue	60639
	California-Madison Curr. Exch., Inc.	2746 W. Madison Avenue	60612
	California-Milwaukee Curr. Exch.	2308 N. Milwaukee Ave.	60647
	California-63rd Curr. Exch., Inc.	2749 W. 63rd Street	60629
	Cal-Touhy Curr. Exch., Inc.	2829 W. Touhy Avenue	60645
	Calumet Curr. Exch., Inc.	8705 S. Commercial Ave.	60617
	Canal-Van Buren Curr. Exch., Inc.	510 W. Van Buren Street	60607
	Cash It Here Inc. #1	1214 N. Ashland Avenue	60622
	Cash It Here Inc. #2	3837 N. Broadway Street	60613
	Cash It Here Inc. #3	824 W. Belmont Avenue	60657
	Cash It Here Inc. #6	3173 N. Lincoln Avenue	60657
	Catherine Courts Curr. Exch., Inc.	5346 N. Cumberland	60656
	Central-Fullerton Curr. Exch., Inc.	5550 W. Fullerton Avenue	60639
	Central Park & 16th Curr. Exch., Inc.	3616 W. 16th Street	60623
	Cermak-Central Park Curr. Exch., Inc.	3609 W. Cermak Road	60623
	Cermak-Halsted Curr. Exch., Inc.	2145 S. Halsted Street	60608
	Champlain & 47th Curr. Exch., Inc.	622 E. 47th Street	60653
	Chap Curr. Exch., Inc.	555 W. 31st Street	60616
	Chicago-Cicero Curr. Exch., Inc.	759 N. Cicero Avenue	60644

COOK COUNTY

City	Licensee		Zip Code
Chicago	Chicago-Crawford Curr. Exch., Inc.	801 N. Pulaski Road	60651
	Chicago Curr. & Check Exch., Inc.	4463 W. Lawrence Avenue	60630
	Chicago-Grand Curr. Exch., Inc.	2934 W. Grand Avenue	60622
	Chicago-Kedzie Curr. Exch., Inc.	801 N. Kedzie Avenue	60651
	Chicago-LaSalle Curr. Exch., Inc.	770 North LaSalle	60610
	Chicago-Ridgeway Curr. Exch. Corp.	3721½ W. Chicago Avenue	60651
	Chicago-Rush Curr. Exch., Inc.	62 E. Chicago Avenue	60611
	Chicago-Sedgwick Curr. Exch., Inc.	370 W. Chicago Avenue	60610
	Chicago-Western Curr. Exch., Inc.	738 N. Western Avenue	60612
	Cicero-Belmont Curr. Exch., Inc.	4764 W. Belmont Avenue	60641
	Cicero-Irving Curr. Exch., Inc.	3942 N. Cicero Avenue	60641
	Cicero-Jackson Curr. Exch., Inc.	301 S. Cicero Avenue	60644
	Cicero-Lake Curr. Exch., Inc.	352 N. Cicero Avenue	60644
	Civic Opera House Curr. Exch., Inc.	30 N. Wacker Drive	60606
	Clark-Devon Curr. Exch., Inc.	6337 N. Clark Street	60660
	Clark-Diversey Curr. Exch., Inc.	2735 N. Clark Street	60614
	Clark-Harrison Curr. Exch., Inc.	533 S. Clark Street	60605
	Clark & Ridge Curr. Exch., #7, Inc.	5918 N. Clark Street	60660
	Clark-Sheffield Curr. Exch.	3420 N. Clark Street	60657
	Clearing Curr. Exch., Inc.	6344 S. Central Avenue	60638
	Colonial Curr. Exch., Inc.	12719 S. Halsted Street	60628
	Columbia Curr. Exch., Inc.	2136 S. Indiana Avenue	60616
	Commercial Curr. Exch., Inc.	3363 W. North Avenue	60647
	Concourse Curr. Exch.	116 N. Canal Street	60606
	Continental Curr. Exch., Inc.	2204 S. Pulaski Road	60623
	Cornell Money Order Agency, Inc.	1857 W. 51st Street	60609
	Cottage Curr. Exch., Inc.	748 E. 43rd Street	60653
	Cottage-83rd Curr. Exch., Inc.	8237 S. Cottage Grove Ave.	60619
	Cottage-47th Curr. Exch., Inc.	4638 S. Cottage Grove Ave.	60615
	Cottage Grove-93rd Curr. Exch., Inc.	9307 S. Cottage Grove Ave.	60619
	County Curr. Exch., Inc.	1923 W. Ogden Avenue	60612
	Crest Curr. Exch., Inc.	5306 Milwaukee Avenue	60630
	Crestline Manor Curr. Exch.	4018 W. 79th Street	60652
	Damen-Division Money Exch., Inc.	2001 W. Division Street	60622
	Damen-Farragut Curr. Exch., Inc.	5232 N. Damen Avenue	60625
	Damen-Roscoe Curr. Exch., Inc.	2004 W. Roscoe Street	60618
	Dayton Curr. Exch., Inc.	3960 S. Cottage Grove Ave.	60653
	Devon-Western Curr. Exch., Inc.	2400 W. Devon Avenue	60645
	Diversey-Damen Curr. Exch., Inc.	1970 W. Diversey Parkway	60614
	Diversey-Kedzie Curr. Exch., Inc.	3156 W. Diversey Parkway	60647
	Diversey-Kostner Curr. Exch.	4359 W. Diversey Parkway	60639
	Diversey-Karamie Curr. Exch.	5210½ W. Diversey Avenue	60639
	Diversey-Southport Curr. Exch., Inc.	1356 W. Diversey Parkway	60614
	Division-California Curr. Exch., Inc.	2745 W. Division Street	60625
	Division-Campbell Curr. Exch., Inc.	2501 W. Division Street	60622
	Division-Central Curr. Exch., Inc.	5600 W. Division Street	60651

COOK COUNTY

City	Licensee		Zip Code
Chicago	Division Clark Curr. Exch.	113 W. Division Street	60610
	Division-Clybourn Curr. Exch., Ltd.	460 W. Division Street	60610
	Division-Spaulding Curr. Exch., Inc.	3305 W. Division Street	60651
	Division-Wells Curr. Exch., Inc.	1145 N. Wells Street	60610
	East Side Curr. Exch.	10108 S. Ewing Avenue	60617
	Eastwood-Rockwell Curr. Exch., Inc.	4652 N. Rockwell Avenue	60625
	Economy Curr. Exch., Ltd.	747 W. Armitage Avenue	60614
	Elston-Cortland Curr. Exch., Inc.	1836 N. Elston Avenue	60622
	Elston-Damen Curr. Exch., Inc.	2378 N. Elston Avenue	60614
	Elston-Kedzie Curr. Exch., Inc.	3547 N. Elston Avenue	60618
	Fairfield Curr. Exch., Inc.	2560 W. Cermak Road	60608
	Federal Curr. Exch., Inc.	744 N. Damen Avenue	60622
	F N & A Curr. Exch., Inc.	5913 S. Ashland Avenue	60636
	Foster Park Curr. Exch., Inc.	8252 S. Ashland Avenue	60620
	Fullerton-Cicero Curr. Exch.	2324 N. Cicero Avenue	60639
	Fullerton-Keeler Curr. Exch., Inc.	4217 W. Fullerton Avenue	60639
	Fullerton Kimball Curr. Exch., Inc.	3408 W. Fullerton Avenue	60647
	Garfield-Indiana Curr. Exch., Inc.	5500 S. Michigan Avenue	60637
	GGC Curr. Exch., Inc.	1559 S. Pulaski Road	60623
	Grand-Ashland Check Cashiers, Inc.	504 N. Ashland Avenue	60622
	Grand-Austin Curr. Exch., Inc.	5958 W. Grand Avenue	60639
	Grand-Franklin Curr. Exch., Inc.	303 W. Grand Avenue	60610
	Grand-Halsted Curr. Exch., Inc.	732 W. Grand Avenue	60610
	Grand-Hamlin Curr. Exch., Inc.	3746 W. Grand Avenue	60651
	Grand-Racine Curr. Exch., Inc.	1207 W. Grand Avenue	60622
	Grand & State Curr. Exch., Inc.	9 W. Grand Avenue	60610
	Grand-Western Curr. Exch., Inc.	2355 W. Grand Avenue	60612
	Great Lakes Curr. Exch., Inc.	832 W. Fullerton Avenue	60614
	Great Northern Curr. Exch., Inc.	1017 W. Belmont Avenue	60657
	Gresham Curr. Exch., Inc.	915½ W. 87th Street	60620
	Halsted-55th Curr. Exch., Inc.	5450 S. Halsted Street	60609
	Halsted-51st Curr. Exch., Inc.	5058 S. Halsted Street	60609
	Halsted & Jackson Curr. Exch., Inc.	230 S. Halsted Street	60607
	Halsted-74th Curr. Exch.	7356-58 S. Halsted Street	60621
	Halsted-69th Curr. Exch., Inc.	6903 S. Halsted Street	60621
	Harlem-Foster Curr. Exch., Inc.	7218-A W. Foster Avenue	60656
	Harlem-Irving Curr. Exch., Inc.	7239 W. Irving Park Road	60634
	Harper Court Curr. Exch., Inc.	5222½ S. Harper Avenue	60615
	Harrison-California Curr. Exch., Inc.	2801 W. Harrison Street	60612
	Harrison-Canal Curr. Exch., Inc.	516 W. Harrison Street	60607
	Harrison-Kedzie Curr. Exch. II, Inc.	736 S. Kedzie Avenue	60612
	Harrison-Laramie Curr. Exch., Inc.	524 S. Laramie Avenue	60644
	Harvard & 63rd Curr. Exch., Inc.	319 W. 63rd Street	60621
	Hegewisch Curr. Exch., Inc.	13412 S. Brandon Avenue	60633
	Home Curr. Exch., Inc.	1825 S. Blue Island Avenue	60608
	Howard-Paulina Curr. Exch., Inc.	1643 W. Howard Street	60626

COOK COUNTY

City	Licensee		Zip Code
Chicago	Howard-Western Curr. Exch., Inc.	7537 N. Western Avenue	60645
	Humboldt Park Curr. Exch., Inc.	1551 N. California Avenue	60622
	Illinois Center Curr. Exch., Inc.	100 W. Randolph Street	60601
	Independence-Roosevelt Curr. Exch., Inc.	3717 W. Roosevelt Road	60624
	Irving Kedzie Curr. Exch., Inc.	3158 W. Irving Park Road	60618
	Jackson Curr. Exch. Corp.	6701 S. Damen Avenue	60636
	Jackson Curr. Exch. Corp. #2	1943 W. 79th Street	60620
	Jackson & State Curr. Exch., Inc.	19 W. Jackson Blvd.	60604
	JP Curr. Exch., Inc.	3958 W. Jackson Blvd.	60624
	Kedzie-Cermak Curr. Exch., Inc.	2210 S. Kedzie Avenue	60623
	Kedzie-Lawrence Curr. Exch., Inc.	4752 N. Kedzie Avenue	60625
	Kedzie-Madison Curr. Exch., Inc.	11 S. Kedzie Avenue	60612
	Kedzie-North Curr. Exch., Inc.	3200 W. North Avenue	60647
	Kedzie-Ogden Curr. Exch., Inc.	3150 W. Ogden Avenue	60623
	Kedzie-103rd Street Curr. Exch., Inc.	3211 W. 103rd Street	60655
	Kedzie-31st Curr. Exch., Inc.	3045 S. Kedzie Avenue	60623
	Kedzie-Wilson Curr. Exch., Inc.	4551 N. Kedzie Avenue	60625
	Kilbourn & Armitage Curr. Exch., Inc.	4459 W. Armitage Avenue	60639
	Kimball-Lawrence Curr. Exch., Inc.	3421 W. Lawrence Avenue	60625
	Klug Curr. Exch., Inc.	5356 N. Clark Street	60640
	Kostner-16th Curr. Exch., Inc.	4358 W. 16th Street	60623
	L & LB Curr. Exch., Inc.	1599 N. Clybourn Avenue	60622
	Lake-California Curr. Exch., Inc.	2757 W. Lake Street	60612
	Lake Curr. Exch., Inc.	3204 W. Lake Street	60624
	Lake-Halsted Curr. Exch., Inc.	182 N. Halsted Street	60606
	Lake Laramie Check Cashers, Inc.	5157 W. Lake Street	60644
	Lake Meadows Curr. Exch., Inc.	3477 S. M. L. King Drive	60616
	Lake-Western Curr. Exch., Inc.	2351 W. Lake Street	60612
	Laramie-Division Curr. Exch., Inc.	5152 W. Division Street	60651
	Laramie-North Curr. Exch., Inc.	5200 W. North Avenue	60639
	Lawn Manor Curr. Exch., Inc.	6252 S. Kedzie Avenue	60629
	Lawrence-Ashland Curr. Exch., Inc.	1620 W. Lawrence Avenue	60640
	Lawrence-Damen Curr. Exch., Inc.	4753 N. Damen Avenue	60625
	Lawrence-Sheridan Curr. Exch., Inc.	4812 N. Sheridan Road	60640
	Liberty Curr. Exch., Inc.	3653 E. 106th Street	60617
	Lincoln Avenue Curr. Exch.	5641 N. Lincoln Avenue	60659
	Lincoln-Foster Curr. Exch., Inc.	5118 N. Lincoln Avenue	60625
	Lincoln-George Curr. Exch., Inc.	2900 N. Lincoln Avenue	60657
	Lincoln-Lawrence Curr. Exch., Inc.	4758 N. Lincoln Avenue	60625
	Lincoln Village Curr. Exch., Inc.	6109-B N. Lincoln Avenue	60659
	Loganite Curr. Exch., Inc.	2821 N. Milwaukee Avenue	60618
	Logan Square Curr. Exch., Inc.	2569 N. Milwaukee Avenue	60647
	Loyola "L" Curr. Exch., Inc.	6542 N. Sheridan Road	60626
	Madison-Central Curr. Exch., Inc.	5628 W. Madison Street	60644
	Madison-Cicero Curr. Exch., Inc.	6 S. Cicero Avenue	60644
	Madison-Damen Curr. Exch., Ltd.	1960 W. Madison Street	60612

COOK COUNTY

City	Licensee		Zip Code
Chicago	Madison-Laramie Curr. Exch.	5156 W. Madison Street	60644
	Madison-Morgan Curr. Exch., Inc.	1011 W. Madison Street	60607
	Madison-Pulaski Curr. Exch., Inc.	3938 W. Madison Street	60624
	Madison Racine Curr. Exch., Inc.	1152 W. Madison Street	60607
	Madison-Whipple Curr. Exch., Inc.	3022 W. Madison Street	60612
	Merchants Curr. Exch. #2	111 W. Washington Street	60602
	Michigan Ave. & 114th Curr. Exch., Inc.	11415 S. Michigan Avenue	60628
	Michigan & 119th Curr. Exch., Inc.	11915 S. Michigan Avenue	60628
	Michigan & 103rd Curr. Exch., Inc.	10251 S. Michigan Avenue	60628
	Michigan-Randolph Curr. Exch., Inc.	151 N. Michigan Avenue	60601
	Mid City Curr. Exch., Inc.	3565 W. Armitage Street	60647
	Milwaukee-Addison Curr. Exch., Inc.	3589 N. Milwaukee Avenue	60641
	Milwaukee & Lawrence Curr. Exch. #8, Inc.	4760 N. Milwaukee Avenue	60630
	Milwaukee-Montrose Curr. Exch., Inc.	5053 W. Montrose Avenue	60641
	Milwaukee-Pulaski Curr. Exch., Inc.	3325 N. Pulaski Road	60641
	Milwaukee-Western Curr. Exch., Inc.	1955 N. Western Avenue	60647
	Modern Curr. Exch., Inc.	4315 N. Central Avenue	60634
	Money Corner Curr. Exch., Inc.	2430 W. 59th Street	60629
	Montrose & Elston Curr. Exch., Inc.	4359 N. Elston Avenue	60641
	Montrose-Kimball Curr. Exch. #4, Inc.	3345 W. Montrose Avenue	60618
	Montrose-Ravenswood Curr. Exch., Inc.	1808 W. Montrose Avenue	60610
	Morgan Park Curr. Exch., Inc.	1977 W. 111th Street	60643
	Morse Avenue Curr. Exch., Inc.	1356 W. Morse Avenue	60626
	New Archer-Halsted Curr. Exch., Inc.	2497 S. Archer Avenue	60616
	New Belmont-Milwaukee Curr. Exch., Inc.	3909 W. Belmont Avenue	60618
	New Broadway-Cornelia Curr. Exch., Inc.	3477 N. Broadway Street	60657
	New Clark-Morse Curr. Exch., Inc.	6954 N. Clark Street	60626
	New Damen-Grand Curr. Exch., Inc.	2003 W. Grand Avenue	60612
	New Devon-Central Curr. Exch., Inc.	5429 W. Devon Avenue	60646
	New Diversey-California Curr. Exch.	2819 W. Diversey Avenue	60647
	New Division-Dearborn Curr. Exch., Inc.	43 W. Division Street	60610
	New Division-Kostner Curr. Exch., Inc.	4357 W. Division Street	60651
	New Division-Pulaski Curr. Exch., Inc.	1161 N. Pulaski Road	60651
	New Eddy Curr. Exch., Inc.	3527 N. Southport Avenue	60657
	New Granville Broadway Curr. Exch.	1135 W. Granville Avenue	60660
	New Homan-Jackson Curr. Exch., Inc.	3355 W. Jackson Blvd.	60624
	New Irving-Austin Curr. Exch., Inc.	6000 W. Irving Park Road	60634
	New Irving Park-Elston Curr. Exch., Inc.	3555 W. Irving Park Road	60618
	New Lake-Central Curr. Exch., Inc.	338½ N. Central Avenue	60644
	New Lake-Wabash Curr. Exch., Inc.	61 E. Lake Street	60601
	New Lincoln-Fullerton Curr. Exch., Inc.	2410 N. Lincoln Avenue	60614
	New Madison Curr. Exch., Inc.	1664 W. Madison Street	60612
	New Madison State Curr. Exch., Inc.	7 W. Madison Street	60602
	New Milwaukee-Ogden Curr. Exch., Inc.	780 N. Milwaukee Avenue	60622
	New Mt. Greenwood Curr. Exch., Inc.	11023 S. Kedzie Avenue	60655
	New Pulaski-Diversey Curr. Exch., Inc.	2739 N. Pulaski Road	60647

COOK COUNTY

City	Licensee		Zip Code
Chicago	New Pulaski-Fullerton Curr. Exch., Inc.	4001 W. Fullerton Avenue	60639
	New Racine-Taylor Curr. Exch., Inc.	1153 W. Taylor Street	60607
	New Roosevelt Curr. Exch.	1537 W. Roosevelt Road	60608
	New Rush Curr. Exch., Inc.	941 N. Rush Street	60611
	New Sheridan-Wilson Curr. Exch., Inc.	4605 N. Sheridan Road	60640
	New Van Buren-Wells Curr. Exch., Inc.	206 W. Van Buren Street	60607
	New Wilson-Western Curr. Exch.	4604 N. Western Avenue	60625
	New Woodlawn Curr. Exch., Inc.	1520 E. 63rd Street	60637
	New 8th-Wabash Curr. Exch., Inc.	704 S. Wabash Avenue	60605
	New 18th & Halsted Curr. Exch., Inc.	1818 S. Halsted Street	60608
	New 85th & Burley Curr. Exch., Inc.	8501 S. Burley Avenue	60617
	New 51st & King Drive Curr. Exch., Inc.	5050 S. M. L. King Drive	60615
	New 51st & Princeton Curr. Exch., Inc.	256 W. 51st Street	60609
	New 51st & State Curr. Exch., Inc.	5105 S. State Street	60615
	New 59th & State Curr. Exch., Inc.	5919 S. State Street	60624
	New 75th & Exchange Curr. Exch., Inc.	2640 E. 75th Street	60649
	New 79th & Exchange Curr. Exch., Inc.	2935 E. 79th Street	60649
	New 63rd & Morgan Curr. Exch., Inc.	6301 S. Morgan	60621
	New 6311 Cottage Grove Curr. Exch., Inc.	6311 S. Cottage Grove Ave.	60637
	New 69th & Racine Curr. Exch., Inc.	6900 S. Racine Avenue	60636
	New 35th & Indiana Curr. Exch., Inc.	126 E. 35th Street	60616
	New 13th & Michigan Curr. Exch., Inc.	1308 S. Michigan Avenue	60605
	North at Grand Curr. Exch., Inc.	4343 W. North Avenue	60639
	North & Austin Curr. Exch., Inc.	6006½ W. North Avenue	60639
	North Avenue-Ashland Curr. Exch., Inc.	1604 W. North Avenue	60622
	North Avenue-Sedgwick Curr. Exch., Inc.	407 W. North Avenue	60610
	Northcenter Curr. Exch.	4002 N. Lincoln Avenue	60618
	North-Central Curr. Exch., Inc.	5549 W. North Avenue	60639
	North Cicero Curr. Exch., Inc.	1549 N. Cicero Avenue	60651
	North & Damen Curr. Exch., Inc.	1568 North Damen Avenue	60622
	North-Pulaski Curr. Exch., Inc.	4009 W. North Avenue	60639
	North & Rockwell Curr. Exch. #5, Inc.	2557 W. North Avenue	60647
	North State Street Curr. Exch., Inc.	834 N. State Street	60610
	North & Western Curr. Exch., Inc.	1555 N. Western Avenue	60622
	Norwood Park Curr. Exch., Inc.	6130 Northwest Highway	60631
	Ogden-California Curr. Exch., Inc.	2600 W. Ogden Avenue	60608
	Ogden-North Curr. Exch., Inc.	541 W. North Avenue	60610
	O'Hare Airport Curr. Exch., Inc.	O'Hare Hilton Hotel	60666
	Ohio-Fairbanks Curr. Exch., Inc.	247 E. Ohio Street	60611
	Park West Curr. Exch., Inc.	444 W. Fullerton Avenue	60614
	Personal Service Curr. Exch. #2, Ltd.	1556 W. 35th Street	60609
	PMG 47th-Racine Curr. Exch., Inc.	1213 W. 47th Street	60609
	Publix Curr. Exch., Inc.	2102 N. Clark Street	60614
	Pulaski-Archer Curr. Exch.	4932½ S. Pulaski Road	60632
	Pulaski & Armitage Curr. Corp.	2004 N. Pulaski Road	60639
	Pulaski-Lake Curr. Exch., Inc.	264 N. Pulaski Road	60624

City	Licensee		Zip Code

COOK COUNTY

City	Licensee		Zip Code
Chicago	Racine & 83rd Curr. Exch., Inc.	8260 S. Racine Avenue	60620
	Racine-59th Curr. Exch., Inc.	5901 S. Racine Avenue	60636
	Racine-74th Curr. Exch., Inc.	7349 S. Racine Avenue	60636
	Racine & 79th Curr. Exch., Inc.	7900 S. Racine Avenue	60620
	Racine & 63rd Curr. Exch., Inc.	1200½ W. 63rd Street	60636
	Randolph-Clark Curr. Exch., Inc.	78 W. Randolph Street	60601
	Randolph-LaSalle Curr. Exch., Inc.	188 W. Randolph Street	60601
	Randolph-State Curr. Exch., Inc.	22 W. Randolph Street	60601
	Ravenswood-Wilson Curr. Exch., Inc.	1771-A Wilson Avenue	60653
	Roosevelt-California Curr. Exch., Inc.	2806 W. Roosevelt Road	60612
	Roosevelt-Damen Curr. Exch.	2009 W. Roosevelt Road	60608
	Roosevelt-Kedzie Curr. Exch., Inc.	1219 S. Kedzie Avenue	60623
	Roosevelt-Pulaski Curr. Exch., Inc.	4003 W. Roosevelt Road	60624
	Roosevelt-Racine Curr. Exch., Inc.	1233 W. Roosevelt Road	60608
	Roosevelt-Wabash Curr. Exch., Inc.	32 E. Roosevelt Road	60605
	Roosevelt & Western Curr. Exch., Inc.	1143 S. Western Avenue	60612
	Savoy Curr. Exch., Inc.	4333 W. Madison Street	60624
	Schrik Curr. Exch., Inc.	5135 W. Chicago Avenue	60651
	Scottsdale Curr. Exch., Inc.	7935 S. Cicero Avenue	60652
	Security Curr. Exch. Co. #6	1634 W. Chicago Avenue	60622
	Sheridan "L" Curr. Exch.	3952 N. Sheridan Road	60613
	South Chicago Curr. Exch. Co.	3007 E. 92nd Street	60617
	Southport Curr. Exch., Inc.	2153 N. Southport Avenue	60614
	South Shore Curr. Exch., Inc.	2110 E. 71st Street	60649
	Southwest Curr. Exch., Inc.	3457 W. 63rd Street	60629
	Steel City Curr. Exch., Inc.	2433 E. 79th Street	60649
	Stony Island Curr. Exch., Inc.	6700 W. Stony Island Ave.	60649
	Stony Island & 79th Curr. Exch., Inc.	1642 E. 79th Street	60649
	Towers-Cal Peterson Curr. Exch., Inc.	2718 W. Peterson Street	60659
	Towers 59th & Halsted Curr. Exch., Inc.	5859 S. Halsted Street	60621
	Towers 59th & Wentworth Curr. Exch., Inc.	5907 S. Wentworth Avenue	60621
	Upper Mart Curr. Exch., Inc.	Rm. 200 Mdse. Mart Plaza	60654
	Uptown Curr. Exch., Inc.	4620 N. Broadway Avenue	60640
	Van Buren & Ashland Curr. Exch.	1646 W. Van Buren Street	60612
	Van Buren-Wabash Curr. Exch.	424 S. Wabash Avenue	60605
	Vernon Curr. Exch., Inc.	2913 S. Vernon Avenue	60616
	Vincennes Curr. Exch., Inc.	7526 S. Vincennes Avenue	60620
	Vincennes & 79th Curr. Exch., Inc.	353 W. 79th Street	60620
	Wabash-Adams Curr. Exch., Inc.	203 S. Wabash Avenue	60604
	Wabash-Lake Curr. Exch.	205 N. Wabash Avenue	60601
	Washington-Wabash Curr. Exch., Inc.	55 E. Washington Street	60602
	Wentworth-26th Curr. Exch., Inc.	2608 S. Wentworth Avenue	60616
	Western-Elston Curr. Exch., Inc.	2802 N. Western Avenue	60618
	Western-Fullerton Curr. Exch., Inc.	2321 N. Western Avenue	60647
	Western-Madison Curr. Exch., Inc.	2332 W. Madison Street	60612
	Western-Polk Curr. Exch., Inc.	723 S. Western Avenue	60612

COOK COUNTY

City	Licensee		Zip Code
Chicago	Western-79th Curr. Exch., Inc.	2417½ W. 79th Street	60652
	Westlawn Curr. Exch., Inc.	4021 W. 63rd Street	60629
	Wilson-Kenmore Curr. Exch., Inc.	1029 W. Wilson Ave.	60640
	Wilson-Racine Curr. Exch., Inc.	1138 W. Wilson Avenue	60640
	Write On Curr. Exch., Inc.	305½ E. Garfield Blvd.	60637
	13 W. Washington Curr. Exch., Inc.	13 W. Washington Street	60602
	16th & Homan Curr. Exch., Inc.	1559 S. Homan Avenue	60623
	18th & Ashland Curr. Exch., Inc.	1725 S. Ashland Avenue	60608
	18th & Wabash Curr. Exch., Inc.	1800 S. Wabash Avenue	60616
	26th & Central Park Curr. Exch., Inc.	3540 W. 26th Street	60623
	26th & Kedzie Curr. Exch., Inc.	3221 W. 26th Street	60623
	26th & Pulaski Curr. Exch., Inc.	4004 W. 26th Street	60623
	26th & State Curr. Exch., Inc.	20 E. 26th Street	60616
	26th & Western Curr. Exch.	2538 S. Western Avenue	60608
	31st & Morgan Check Cashers, Inc.	906 W. 31st Street	60608
	31st & Pulaski Curr. Exch.	3105 S. Pulaski Road	60623
	31st-Wells Curr. Exch., Inc.	243 W. 31st Street	60614
	35th & Western Curr. Exch.	3452 S. Western Avenue	60608
	37th Street Curr. Exch., Inc.	614 W. 37th Street	60609
	38th & Kedzie Curr. Exch. Corp.	3807 S. Kedzie Avenue	60632
	39th & King Drive Curr. Exch., Inc.	3901 S. King Drive	60653
	43rd & Ellis Curr. Exch., Inc.	1007 E. 43rd Street	60653
	43rd & Indiana Curr. Exch., Ltd.	200 E. 43rd Street	60653
	4335 W. Roosevelt Road Curr. Exch., Inc.	4335 W. Roosevelt Road	60624
	47th & Calumet Curr. Exch., Inc.	310 E. 47th Street	60653
	47th & Cicero Curr. Exch., Inc.	4628 S. Cicero Avenue	60638
	47th & Drexel Curr. Exch., Inc.	910 E. 47th Street	60653
	47th & Halsted Check Cashiers, Inc.	4651 S. Halsted Street	60609
	4750 N. Kimball Avenue Curr. Exch., Inc.	4750 N. Kimball Avenue	60625
	47th & King Drive Curr. Exch., Inc.	432 E. 47th Street	60653
	47th & Lake Park Curr. Exch., Inc.	1364 E. 47th Street	60653
	47th & Michigan Curr. Exch., Inc.	4700 S. Michigan Avenue	60615
	47th & Sawyer Curr. Exch., Inc.	3224 W. 47th Street	60632
	47th & State Curr. Exch., Inc.	4709 S. State Street	60615
	47th & Western Curr. Exch., Inc.	4658 S. Western Avenue	60609
	47th & Wolcott Curr. Exch., Inc.	1901 W. 47th Street	60609
	49th & Central Curr. Exch.	4841 S. Central Avenue	60638
	51st & Cottage Grove, Ltd.	5127 S. Cottage Grove Ave.	60615
	51st & Kedzie Curr. Exch., Inc.	5100 S. Kedzie Avenue	60632
	51st & Prairie Curr. Exch., Inc.	234 E. 51st Street	60615
	5100 S. Racine Curr. Exch. Corp.	5100 S. Racine Avenue	60609
	51st & Western Curr. Exch., Inc.	5102 S. Western Avenue	60609
	53rd-Ellis Curr. Exch., Inc.	1001 E. 53rd Street	60615
	55th-Ashland Curr. Exch., Inc.	1601 W. Garfield Blvd.	60636
	55th & Damen Curr. Exch., Inc.	1953 W. 55th Street	60636
	55th & Lake Park Curr. Exch., Inc.	1542 E. 55th Street	60615

COOK COUNTY

City	Licensee		Zip Code
Chicago	55th & Racine Curr. Exch., Inc.	5500 S. Racine Avenue	60636
	58th-Prairie Curr. Exch., Inc.	220 E. 58th Street	60637
	59th & Kedzie Curr. Exch. Corp.	5903 S. Kedzie Avenue	60629
	61st & Vernon Curr. Exch., Inc.	422 E. 61st Street	60637
	63rd & Ashland Curr. Exch., Inc.	6252 S. Ashland Avenue	60636
	63rd & Cicero Curr. Exch., Inc.	4658 W. 63rd Street	60629
	63rd & Cottage Grove Curr. Exch., Inc.	800 E. 63rd Street	60637
	63rd & Halsted "L" Station Curr. Exch.	743 W. 63rd Street	60621
	63rd & Kenwood Curr. Exch., Inc.	1317 E. 63rd Street	60637
	63rd & Merrimac Curr. Exch., Inc.	6223 W. 63rd Street	60638
	63rd & Western Curr. Exch., Inc.	2400 W. 63rd Street	60636
	67th & Champlain Curr. Exch., Inc.	625 E. 67th Street	60637
	67th & State Curr. Exch., Inc.	6659 S. State Street	60637
	69th & King Drive Curr. Exch., Inc.	403 E. 69th Street	60637
	69th Street Curr. Exch.	6858 S. Ashland Avenue	60636
	67th & Wentworth Curr. Exch., Inc.	6911 S. Wentworth Avenue	60621
	71st & Jeffrey Curr. Exch., Inc.	1953 E. 71st Street	60649
	71st & Wentworth Curr. Exch.	7057 S. Wentworth Avenue	60621
	71st & Western Curr. Exch., Inc.	7056 S. Western Avenue	60636
	74th & Ashland Curr. Exch., Inc.	7356 S. Ashland Avenue	60636
	75th & Cottage Curr. Exch., Inc.	751 E. 75th Street	60619
	75th & King Drive Curr. Exch., Inc.	345 E. 75th Street	60619
	75th & Stony Island Curr. Exch.	1611 E. 75th Street	60649
	79th & Ashland Curr. Exch., Ltd.	1548 W. 79th Street	60620
	79th & Cottage Grove Curr. Exch., Inc.	7859 S. Cottage Grove Ave.	60619
	79th & Halsted Curr. Exch., Inc.	7861 S. Halsted Street	60620
	79th & Jeffrey Curr. Exch., Inc.	1955 E. 79th Street	60649
	79th & Kedzie Curr. Exch.	3247 W. 79th Street	60652
	79th & Michigan Curr. Exch., Inc.	102 E. 79th Street	60619
	79th & Rhodes Curr. Exch., Inc.	545 E. 79th Street	60619
	83rd & Prairie Curr. Exch.	212 E. 83rd Street	60619
	87th-Cottage Curr. Exch., Inc.	722 E. 87th Street	60619
	87th & South Chicago Curr. Exch., Inc.	8703 South Chicago Ave.	60617
	87th & Stony Island Curr. Exch., Inc.	1600 E. 87th Street	60617
	95th & Ashland Curr. Exch., Inc.	9459 S. Ashland Avenue	60620
	95th & Calumet Curr. Exch., Inc.	332 E. 95th Street	60619
	95th & Halsted Curr. Exch., Inc.	9500 S. Halsted Street	60628
	95th & Jeffrey Curr. Exch., Inc.	2035 E. 95th Street	60617
	95th & Wentworth Curr. Exch., Inc.	152 W. 95th Street	60628
	111 Curr. Exch., Inc.	111 E. Wacker Drive	60601
	141 W. Jackson Blvd. Curr. Exch., Inc.	141 W. Jackson Blvd.	60604
	103rd & Halsted Curr. Exch., Inc.	801 W. 103rd Street	60643
	103rd & Western Curr. Exch., Inc.	10324 S. Western Avenue	60643
	106th & Torrence Curr. Exch., Inc.	10536 S. Torrence Avenue	60617
	110th & Halsted Curr. Exch., Inc.	11057 S. Halsted Street	60628
	111th & Michigan Curr. Exch., Inc.	11055 S. Michigan Avenue	60628

COOK COUNTY

City	Licensee		Zip Code
Chicago	111th & Western Curr. Exch., Inc.	11230½ S. Western Avenue	60643
	115th & Cottage Curr. Exch., Inc.	11457 S. Cottage Grove Ave.	60628
	115th & Laflin Curr. Exch., Inc.	1476 W. 115th Street	60643
	118th & Avenue "O" Curr. Exch., Inc.	3542½ E. 118th Street	60617
	119th & Halsted Curr. Exch., Inc.	11932 S. Halsted Street	60628
	130th & Eberhart Curr. Exch., Inc.	501 E. 130th Street	60627
	424 E. 87th Street Curr. Exch.	424 E. 87th Street	60619
	1369 W. Fullerton Curr. Exch., Inc.	1369 W. Fullerton Avenue	60614
	5533 Chicago Central Curr. Exch., Inc.	5533 W. Chicago Avenue	60651
	7115 South Chicago Curr. Exch., Inc.	7115 South Chicago Avenue	60619
Chicago Heights	Chicago Heights Curr. Exch., Inc.	82 Illinois Street	60411
	Lincolnway Check Cashier, Inc.	403 W. Lincoln Way	60411
	Olympia Plaza Curr. Exch., Inc.	157 W. Joe Orr Road	60411
	14th & 5th Curr. Exch., Inc.	303 E. 14th Street	60411
Chicago Ridge	Chicago Ridge Curr. Exch.	10405 S. Ridgeland Ave.	60415
Cicero	Austin-Roosevelt Curr. Exch., Ltd.	5947 W. Roosevelt Road	60650
	Bohan Agency Curr. Exch., Inc.	5906 W. Cermak Road	60650
	Cermak-Cicero Curr. Exch., Inc.	4801 W. Cermak Road	60650
	Cermak-Laramie Curr. Exch., Inc.	2137 S. Laramie Avenue	60650
	Hawthorne Curr. Exch., Inc.	5129 W. 31st Street	60650
	Jaros Curr. Exch.	5823 W. Roosevelt Road	60650
	Pride Curr. Exch.	2444 S. Laramie Avenue	60650
	Pride Curr. Exch. #2, Inc.	1207 S. Cicero Avenue	60650
Country Club Hills	183rd & Cicero Curr. Exch., Inc.	4856 W. 183rd Street	60477
Countryside	BMJ Curr. Exch. II, Inc.	5444 S. LaGrange Road	60525
Crestwood	Crestwood Curr. Exch., Inc.	5423 W. 127th Street	60445
Des Plaines	Dempster Landings Curr. Exch., Inc.	2606-C E. Dempster Street	60016
	Des Plaines Curr. Exch.	1490 Miner Street	60016
	Lee Street Curr. Exch., Inc.	1528 S. Lee Street	60616
	Market Place Curr. Exch., Inc.	739 W. Golf Road	60016
	O'Hare Curr. Exch., Inc.	2661 Mannheim Road	60018
Dolton	Dolton Curr. Exch., Ltd.	14200 Chicago Road	60419
	Dolton Plaza Curr. Exch.	15029 S. Woodlawn Avenue	60419
East Chicago Heights	East Chicago Heights Check Cashiers	1346 Werline Avenue	60411
Elk Grove Village	Centex Curr. Exch., Inc.	1660 Greenleaf Avenue	60007
	Devon-Tonne Curr. Exch., Inc.	550 Devon Avenue	60007
	Elk Grove Curr. Exch., Inc.	810 E. Higgins Road	60007
	Grove Curr. Exch., Inc.	838 Arlington Heights Road	60007
	Oakton & Route 83 Curr. Exch., Inc.	2501 E. Oakton	60007
Elmwood Park	Elmwood Park Curr. Exch., Inc.	2428 N. Harlem Avenue	60635
Evanston	Central-Evanston Curr. Exch., Ltd.	2608 Prairie Avenue	60201
	Church-Dodge Curr. Exch.	1700 Dodge Avenue	60201
	Evanston Curr. Exch., Inc.	1808 Dempster Avenue	60202
	Howard-Ridge Curr. Exch., Inc.	957 W. Howard Street	60202
	Main Curr. Exch., Inc.	845 Chicago Avenue	60202
	Peoples Curr. Exch., Inc.	1605 Maple Avenue	60201
	Simpson Dewey Curr. Exch., Inc.	1703 Simpson Street	60201

COOK COUNTY

City	Licensee		Zip Code
Evergreen Park	Evergreen Park Curr. Exch., Inc.	3658 W. 95th Street	60642
	95th & Western Curr. Exch., Inc.	9509 S. Evergreen Plaza	60642
Franklin Park	Franklin Park Curr. Exch., Inc.	9701 Franklin Avenue	60131
	Grand Plaza Curr. Exch., Inc.	10213 W. Grand Avenue	60131
Forest Park	Forest Park Curr. Exch. #2, Inc.	7418 Madison Street	60130
	Mall Curr. Exch., Inc.	7431 Roosevelt Road	60130
Glenview	Glenview Curr. Exch., Inc.	1410 Waukegan Road	60025
Hanover Park	Hanover Park Curr. Exch., Inc.	1572 Irving Park Road	60103
Harvey	Harvey Curr. Exch., Inc.	206 E. 154th Street	60426
	Oakley & 147th Curr. Exch., Inc.	14720 S. Oakley Avenue	60426
	147th & Halsted Curr. Exch., Inc.	14701 S. Halsted Street	60426
	167th & Halsted Curr. Exch., Inc.	16658 S. Halsted Street	60426
Hazelcrest	Hazelcrest-Stonebridge Curr. Exch., Inc.	17501-B S. Kedzie Avenue	60429
Hickory Hills	Hickory Hills Curr. Exch., Inc.	8843 W. 87th Street	60457
Hillside	Curr. Exch. in Hillside, Inc.	D-7 Hillside Shop. Center	60162
	Mannheim Washington Curr. Exch., Inc.	528 Mannheim Road	60162
Hoffman Estates	Hoffman Estates Curr. Exch., Inc.	1039 N. Roselle Road	60172
Homewood	Homewood Curr. Exch., Inc.	17752 S. Halsted Street	60430
Justice	Justice Curr. Exch., Inc.	8009 W. 79th Street	60458
LaGrange	LaGrange Curr. Exch., Inc.	22 E. Burlington Avenue	60525
Lansing	Lansing Curr. Exch., Inc.	17324 S. Torrence Avenue	60438
	Lansing-Ridge Road Curr. Exch., Inc.	3513 Ridge Road	60438
Markham	Canterbury Curr. Exch., Inc.	16015 S. Kedzie Avenue	60426
	Dixie Square Curr. Exch., Ltd.	15652 Dixie Highway	60426
Matteson	Matteson Curr. Exch., Inc.	196 Town Center	60443
Maywood	Madison & 5th Avenue Curr. Exch., Inc.	1000 S. Fifth Avenue	60153
	New 5th & Lake Curr. Exch., Inc.	9 N. 5th Avenue	60153
	17th & Madison Curr. Exch.	1001 S. 17th Avenue	60153
Melrose Park	Melrose Curr. Exch., Inc.	130 Broadway Avenue	60160
	Winston Plaza Curr. Exch., Inc.	1380 Winston Plaza	60160
Midlothian	New Midlothian Curr. Exch., Inc.	3919 W. 147th Street	60445
	New Mid-Oak Curr. Exch., Inc.	4800 "B" 148th Street	60445
Morton Grove	ADCO Curr. Exch.	6024 W. Dempster Street	60053
	Waukegan-Golf Curr. Exch., Inc.	9220 Waukegan Road	60053
Mt. Prospect	Algonquin-Busse Curr. Exch., Inc.	1725 W. Algonquin Road	60056
	Mount Prospect Curr. Exch., Inc.	1204 E. Central Road	60056
Niles	Har-Mil Curr. Exch., Inc.	7519 N. Milwaukee Avenue	60648
	Milwaukee-Ballard Curr. Exch., Inc.	9107 N. Milwaukee Avenue	60648
	Oakton-Waukegan Curr. Exch.	8018 N. Waukegan Road	60648
Norridge	Lawrence-Cumberland Curr. Exch., Inc.	4821 N. Cumberland Ave.	60656
	Harlem-Montrose Curr. Exch., Inc.	4429 N. Harlem Avenue	60656
Northbrook	Northbrook Curr. Exch., Inc.	2750 Dundee Road	60062
	Milwaukee-Sanders Curr. Exch., Inc.	3486 Milwaukee	60062
	Dundee-Sanders Curr. Exch., Inc.	849 Sanders Road	60062
Northlake	Northlake Curr. Exch., Inc.	23 N. Wolf Road	60164
Oak Lawn	A & B Curr. Exch., Inc.	5112 W. 95th Street	60453
	95th & Major Curr. Exch., Inc.	5712 W. 95th Street	60453

City	Licensee		Zip Code
	COOK COUNTY		
Oak Park	Austin-Lake Curr. Exch., Ltd.	422 N. Austin Avenue	60302
	Madison-Austin Curr. Exch., Inc.	2 W. Madison Avenue	60302
	Madison-Oak Park Curr. Exch., Inc.	805 Madison Avenue	60302
Orland Park	New Orland Park Curr. Exch., Inc.	15010 S. LaGrange Road	60462
	159th & LaGrange Road Curr. Exch., Inc.	15900 S. LaGrange Road	60462
	Heritage Square Curr. Exch., Inc.	9412 W. 143rd Street	60462
Palatine	Palatine Curr. Exch., Inc.	609 N. Hicks Road	60067
	Palatine North Curr. Exch., Inc.	1200 E. Dundee Road	60067
Palos Heights	Palos Heights Curr. Exch., Inc.	12332 S. Harlem Avenue	60463
Palos Hills	Victory Curr. Exch.	9911 S. Roberts Road	60465
Park Forest	Park Forest Curr. Exch., Inc.	98 S. Orchard Drive	60466
Prospect Heights	Palwaukee Curr. Exch., Inc.	690 Milwaukee Avenue	60070
Richton Park	Richton Park Curr. Exch., Inc.	22336 Governors Highway	60471
Riverdale	New Riverdale Curr. Exch., Inc.	155¼ W. 144th Street	60627
River Grove	Thatcher Wood Curr. Exch., Inc.	8263 W. Belmont Avenue	60171
Robbins	Utica Curr. Exch., Inc.	13912 Claire Blvd.	60472
Rolling Meadows	Meadows Curr. Exch., Inc.	3100 Market Plaza Center	60008
Rosemont	Rosemont Plaza Curr. Exch., Inc.	9503 W. Higgins Road	60018
Sauk Village	New Sauk Village Curr. Exch., Inc.	14 Sauk Trail Plaza	60411
Schaumburg	A & H Curr. Exch., Inc.	831 E. Algonquin Road	60196
	Poplar Creek Curr. Exch., Inc.	1805 Golf Road	60194
	Schaumburg Curr. Exch., Inc.	1019 S. Roselle Road	60193
Schiller Park	Schiller Park Check Exch., Inc.	9452 W. Irving Park Road	60176
Skokie	Oakton-Lincoln Curr. Exch., Inc.	5110 W. Oakton Street	60077
	Skokie Bluebird Curr. Exch., Inc.	4413 W. Oakton Street	60076
South Chicago Hts.	South Chicago Heights Curr. Exch., Inc.	3324 Chicago Road	60411
South Holland	Sibley Curr. Exch.	83 W. Sibley Blvd.	60473
	South Holland Curr. Exch., Inc.	253 W. 162nd Street	60473
Stone Park	Stone Park Curr. Exch., Inc.	1604 N. Mannheim Road	60165
Streamwood	Streamwood Curr. Exch., Inc.	225 Irving Park Road	60103
Summit	63rd-Archer Curr. Exch., Inc.	7655½ W. 63rd Street	60501
Tinley Park	Brementowne-159th Curr. Exch., Inc.	6817 W. 159th Street	60477
Wheeling	Wheeling Curr. Exch., Inc.	857 W. Dundee Road	60090
	Dundee-Milwaukee Curr. Exch., Inc.	275 Dundee Road	60090
Worth	Worth Curr. Exch.	7101 W. 111th Street	60482
	DeKALB COUNTY		
DeKalb	DeKalb Curr. Exch., Inc.	1440 Sycamore Road	60015
	DuPAGE COUNTY		
Addison	DuPage Curr. Exch., Inc.	431 S. Addison Road	60101
	Green Meadow Curr. Exch., Inc.	40 W. Lake Street	60101
	Swift Road Curr. Exch., Inc.	190 "Y" N. Swift Road	60101

City	Licensee		Zip Code
	DuPAGE COUNTY		
Bensenville	Bensenville Curr. Exch., Inc.	119 W. Main Street	60106
	Grand-York Curr. Exch.	101 W. Grand Avenue	60106
Bloomingdale	Springbrook Curr. Exch., Inc.	156 "H" E. Lake Street	60108
	Army Trail Curr. Exch., Inc.	369-9W Army Trail Road	60108
Carol Stream	Carol Stream Curr. Exch., Inc.	477 S. Schmale Road	60187
Downers Grove	Finley Road Curr. Exch., Inc.	2950 S. Finley Road	60515
	Maple Plaza Curr. Exch., Inc.	21 W. 243 Maple Avenue	60515
	Woodridge Curr. Exch., Inc.	1202 F. W. 75th Street	60515
Elmhurst	Elmhurst Curr. Exch., Inc.	683 W. North Avenue	60126
Glendale Heights	Bloomingdale Curr. Exch., Inc.	215 Army Trail Road	60137
	Glendale Heights Curr. Exch., Inc.	532 W. North Avenue	60137
Glen Ellyn	Glen Ellyn Curr. Exch., Inc.	613 Roosevelt Road	60137
Lisle	Lisle Curr. Exch., Inc.	5328 Main Street	60532
Lombard	Lombard Curr. Exch., Inc.	425 Roosevelt Road	60148
Itasca	Itasca Curr. Exch., Inc	917 Irving Park Road	60143
Naperville	Fox Valley Curr. Exch., Inc.	592 S. Rt. 59 & Aurora Ave.	60540
	Naperville Curr. Exch., Inc.	1163 Ogden Avenue	60540
Villa Park	New Lombard Heights Curr. Exch., Inc.	603 W. North Avenue	60181
	JACKSON COUNTY		
Villa Park	Villa Oaks Curr. Exch., Inc.	106 Roosevelt Road	60181
West Chicago	West Chicago Curr. Exch., Inc.	141 W. Roosevelt Road	60185
Westmont	Westmont Curr. Exch., Inc.	6230 S. Cass Avenue	60559
	Downers Grove Curr. Exch., Inc.	339 W. Ogden Avenue	60659
Wheaton	Wheaton Curr. Exch., Inc.	20 Danada Square West	60187
Wooddale	Wooddale Curr. Exch., Inc.	120 E. Irving Park Road	60190
Carbondale	Saluki Curr. Exch., Inc.	606 S. Illinois Avenue	62901
	KANE COUNTY		
Aurora	Aurora Curr. Exch., Inc.	59 S. Broadway Avenue	60505
	Aurora-Lake Curr. Exch., Inc.	902 A North Lake Street	60506
	Farnsworth Village-Mart Curr. Exch., Inc.	910C N. Farnsworth Ave.	60505
	New York Street Curr. Exch., Inc.	964 E. New York Street	60505
Carpentersville	Meadowdale Curr. Exch., Inc.	45 B Meadowdale Shop. Ctr.	60110
Elgin	N.E. Elgin Auto Drive-In Curr. Exch., Inc.	401 Dundee Avenue	60120
	Tyler Creek Curr. Exch., Inc.	68 Tyler Creek Plaza	60120
St. Charles	Tri-City Curr. Exch., Inc.	2039 Rte. 38 & Randall Rd.	60174
West Dundee	Spring Hill Curr. Exch., Inc.	380 N. 8th Street	60118
	KANKAKEE COUNTY		
Kankakee	East Court Curr. Exch., Inc.	1550 E. Court Street	60901
	Kankakee Curr. Exch., Inc.	180 E. Oak Street	60901
	Meadowview Curr. Exch.	34 Meadowview Shop. Ctr.	60901

City	Licensed Location		Zip Code

LAKE COUNTY

Antioch	Antioch Curr. Exch., Ltd.	Rte. 173 & Rte. 83	60002
Deerfield	River Run Curr. Exch.	20518 N. Highway 21	60015
Fox Lake	Fox Lake Curr. Exch., Inc.	14 E. Grand Avenue	60020
Gurnee	Gurnee Curr. Exch., Ltd.	4949 Grand Avenue #4A	60031
Lake Zurich	Lake Zurich Curr. Exch., Inc.	592 W. Main Street	60047
Mundelein	Mundelein Curr. Exch., Inc.	366 E. Townline Road	60060
North Chicago	North Chicago Cashiers, Inc.	1803 22nd Street	60064
Prairie View	Half Day Curr. Exch., Inc.	23274 N. Highway 45	60069
Round Lake Beach	New Commons Curr. Exch., Inc.	959 E. Rollins Road	60073
Waukegan	Plaza Curr. Exch., Inc.	1319 N. Lewis Avenue	60085
	596 Genesee Curr. Exch., Inc.	596 S. Genesee Street	60085
Wauconda	Wauconda Curr. Exch.	469 F. Liberty Lane	60084
Zion	Zion Curr. Exch., Inc.	3398 Sheridan Road	60099

LaSALLE COUNTY

Ottawa	Courtesy Curr. Exch.	510 Fillmore Street	61350
Streator	Streator Curr. Exch., Inc.	112¼ S. Vermillion St.	61364

McLEAN COUNTY

Bloomington	Market Street Curr. Exch., Inc.	1401 W. Market Street	61701

McHENRY COUNTY

Crystal Lake	Crystal Lake Curr. Exch., Inc.	#3 Crystal Lake Plaza	60014
McHenry	McHenry County Curr. Exch., Inc.	4614-A Route 120	60050
Woodstock	Woodstock Curr. Exch., Inc.	92 Eastwood Drive	60098

MACON COUNTY

Decatur	#1 Decatur Curr. Exch., Inc.	2800 N. Water Street	62526
	#2 Decatur Curr. Exch., Inc.	2264 E. William Street	62521
	#3 Decatur Curr. Exch., Inc.	1355 N. Route 48	62526

MADISON COUNTY

Alton	1st Madison County Curr. Exch. of Alton	2755 E. Broadway Street	62002
Granite City	1st Madison County Curr. Exch. of Granite City	#10 Nameoki Village	62040

PEORIA COUNTY

Peoria	Peoria Curr. Exch.	117 S. W. Perry Street	61602
	Peoria South Side Curr. Exch., Inc.	1901 W. Lincoln	61605

ROCK ISLAND COUNTY

City	Licensed Location		Zip Code
Moline	Melin Agency License Serv. & Curr. Exch.	1415 15th Street	61265
Rock Island	State License Service Curr. Exch., Inc.	4124 11th Street	61201

ST. CLAIR COUNTY

East St. Louis	East St. Louis Curr. Exch., Inc.	232 Collinsville Avenue	62201
Washington Park	Cress Curr. Exch., Inc.	2002 N. 54th Street	62204

SANGAMON COUNTY

Springfield	Community Curr. Exch. of Springfield	115 N. 6th Street	62701
	First Curr. Exch. of Springfield	1407 S. 16th Street	62706

WILL COUNTY

Bolingbrook	Bolingbrook Curr. Exch., Inc.	348 Bolingbrook Common	60439
Frankfort	Frankfort Curr. Exch., Inc.	47 E. Lincoln Highway	60423
Joliet	Barney Drive Curr. Exch., Inc.	60 Barney Drive	60435
	Cass Street Curr. Exch., Inc.	33 E. Cass Street	60431
	Collins Street Curr. Exch., Inc.	850 Collins Street	60432
	Shopping Center Curr. Exch., Inc.	Hillcrest Shopping Center	60431
	West Side Curr. Exch. of Joliet, Inc.	1169 W. Jefferson Street	60435
Lockport	Lockport Curr. Exch., Inc.	917 S. State Street	60441
Romeoville	Hampton Park Curr. Exch., Inc.	615 Access Drive	60441
Shorewood	Shorewood Curr. Exch., Inc.	Rte. #52-Shorewood Plaza	60435

WINNEBAGO COUNTY

Rockford	Downtown Curr. Exch., Inc.	326 W. State Street	61101
	Kishwaukee Street Curr. Exch., Inc.	1807 Kishwaukee Street	61108
	Rockford Curr. Exch., Inc.	1111½ N. Avon Street	61103
	Rockford Curr. Exch., Inc. #2	1032 S. Main Street	61101
	Rockford Curr. Exch., Inc. #3	3218 S. Alpine	61109
	West State Curr. Exch., Inc.	1455 W. State Street	61107

DIRECTORY
AMBULATORY LICENSED LOCATIONS

City	Licensed Location		Zip Code
	COOK COUNTY		
Arlington Heights	Allstate Enterprises	1500 West Shure	60004
	Motorola	1501 West Shure	60004
Bedford Park	B. Heller & Co.	6363 West 73rd	60638
	Kolcraft Products	5133 West 66th	60638
	Shaklee	6100 West 73rd	60638
	Spiegel	6006 West 73rd	60638
	Venture	5100 West 70th Pl	60638
Bellwood	Bockwind Printing	950 So. 25th Avenue	60104
	Bockwind Mailers	950 So. 25th Avenue	60104
	Sleepeck Printing	815 So. 25th Avenue	60104
Broadview	Elkay Mfg.	2700 So. 17th Avenue	60153
	General Motors	2600 South 25th	60153
	Gunthrop Warren	Congress & Gardner	60153
	LeHigh Cadillac Printing	25th & Lexington	60153
	RePlogle Globes	2801 South 25th	60153
	Templeton Kenly	16th & Gardner	60153
Chicago	ABM Industries	1308 So. Pulaski	60623
	Ability Metal Products	5505 North Wolcott	60640
	Able Die Casting	2612 West Barry	60618
	Ace Fastner	4100 West Victoria	60646
	Ace Foundry	353 North Lamon	60644
	Acme Printing, Ink	1419 West Carroll	60607
	Acorn Wire & Iron	4940 South Kilbourn	60632
	Admiral Tool & Mfg.	3700 North Talman	60618
	Advance Display	1725 No. Winchester	60622
	Aetna Bearing	4600 West Schubert	60639
	Ajax Adhesives	1314 West 21st St.	60608
	Akers Packaging	1037 East 87th Street	60619
	Alberto Culver	1140 East 103rd Street	60628
	Allrite Industries	7333 W. Wilson	60631
	American Grinding	2000 North Mango	60639
	American Meat Pack	3946 South Normal	60609
	Americold Corp.	1526 South State	60605
	Archibald Candy	1137 West Jackson	60607
	Art's Transportation	950 West 45th St.	60609
	Associated Mills	5000 West Roosevelt Rd.	60650
	Automatic Spring	4045 West Thorndale	60646
	Ball Metal Decorating	4100 West 42nd St.	60632
	Beardsley & Piper	5501 West Grand	60639
	Bee Bindery	15 South Throop	60607
	Bell & Thorn	4259 South Western	60609
	Beltone Electronics	4200 West Victoria	60646

COOK COUNTY

City	Licensed Location		Zip Code
Chicago	Beltone Electronics	4201 West Victoria	60646
	Bienenfeld Glass	929 West Exchange	60609
	Blackstone Mfg.	4630 West Harrison	60644
	Blitz Corp.	4245 West 26th St.	60623
	Boulevard Care Ctr.	3405 South Michigan	60616
	Boyle Midway	5151 West 73rd St.	60638
	J. D. Brauner	1735 North Ashland	60622
	Burke Communications	3401 West Division	60651
	Burro Crane	1300 South Kilbourn	60623
	John O. Butler Co.	4635 West Foster	60630
	C.E.B. Corp.	1338 West Concord	60622
	Capitol Mfg.	3801 West 44th St.	60632
	Capitol Hardware	400 North Leavitt	60612
	Carlton House	725 West Montrose	60613
	Carson Pirie Scott	7100 South Cicero	60629
	Chicago Press	1112 North Homan	60651
	C.T.A.	358 South Kedzie	60623
	C.T.A.	3112 West Foster	60625
	C.T.A.	5419 Armstrong	60645
	C.T.A.	2684 North Clark	60614
	C.T.A.	3900 West Maypole	60624
	C.T.A.	329 East 61st St.	60637
	C.T.A.	1245 West 103rd Street	60643
	C.T.A.	210 West 79th Street	60620
	C.T.A.	7759 South Vincennes	60620
	C.T.A.	2600 West Pershing Road	60632
	Cigna Insurance	5735 East River Road	60631
	Cobra Electronics	6500 West Cortland	60635
	Colbert Packaging	1701 West Superior	60622
	Collins Miller & Hutchings	333 West Lake St.	60606
	Combined Insurance	5050 North Broadway	60640
	Commercial Forged Prod.	5757 West 65th Street	60638
	Corey Steel	2800 South 61st Ct.	60680
	Cotton Specialty	404 North Sacramento	60612
	Crawford Steel	3141 West 36th Place	60632
	Creative Card	4401 West Cermak	60623
	C. Cretors & Co.	3243 N. California	60618
	Helene Curtis	4401 West North Avenue	60639
	Custom Food Prod.	730 North Albany	60612
	Daily Racing Form	1301 North Elston	60622
	Dan Howard Industries	710 West Jackson	60606
	Devry	3300 North Campbell	60618
	Dixie Portland	1300 Carroll	60607
	Dormeyer	3418 North Milwaukee	60641
	Dor 'O' Matic	7350 West Wilson	60656
	Druth Packaging	1300 N. North Branch	60622

COOK COUNTY

City	Licensed Location		Zip Code
Chicago	DyDee Wash	5527 North Maplewood	60625
	Ekco Housewares	1949 North Cicero	60639
	Electronic Sound	3245 West 30th Street	60623
	Emerson	1750 Springfield	60647
	Enamelers & Jappaners	3022 North Rockwell	60618
	Enameled Steel & Sign	4568 West Addison	60641
	Ethicon	5001 West 67th	60638
	Evron Industries	2159 West Pershing Road	60609
	Fisher Scientific	4901 West LeMoyne	60651
	Foell Packing	3117 West 47th	60632
	Franklin Blvd. Hospital	3240 West Franklin	60624
	GCA Precision	3737 West Cortland	60647
	Gaertner Scientific	1201 West Wrightwood	60614
	Garden City Envelope	3001 North Rockwell	60618
	Gardiner Metal	4820 South Campbell	60632
	General Foods	4100 West Fillmore	60624
	General Machinery	2634 North Keeler	60639
	General Products	4045 North Rockwell	60618
	Gold Eagle	4400 S. Kildare	60632
	Goodwill Industries	2540 West Polk	60612
	Graham Plating	4500 West North Avenue	60639
	Grasmer Home	4621 North Sheridan Road	60640
	Gray Mills	3705 North Lincoln	60613
	Greyhound	901 North Halsted	60622
	Hanna Corp.	1765 North Elston	60622
	Heyer, Inc.	1850 South Kostner	60623
	Hobson Bros.	4940 West Lawrence	60630
	Horween Leather	2015 North Elston	60614
	E. F. Houghton & Co.	6600 South Nashville	60638
	House 'O' Lite	4041 South Emerald	60609
	Hudson Screw Machine	4500 West Augusta	60651
	Humphreys Leather	2059 West Hastings	60608
	Humphreys Leather	2009 West Hastings	60608
	Hunt Screw & Mfg.	4117 North Kilpatrick	60641
	Hyde Park Hospital	5800 South Stony Island	60637
	HyGrade Food Prod.	820 West Fulton	60607
	Hysan Products	4309 South Morgan	60609
	ITT McDonnell & Miller	3500 North Spaulding	60618
	ITW Illinois Tool	3601 West Touhy	60645
	Ideal Box	4800 South Austin	60638
	Ideal Tool & Mfg.	5615 South Claremont	60636
	Illinois Institute of Technology	10 West 33rd	60616
	Intermatic	4700 West Montrose	60641
	James Electronics	2442 West Irving Park Rd.	60618
	James Electronics	4050 North Rockwell	60618
	James Metal Prod.	2939 North Oakley	60618

COOK COUNTY

City	Licensed Location		Zip Code
Chicago	Joanna Western Mills	2141 South Jefferson	60616
	Johnson Products	8522 S. Lafayette	60620
	Judson Rubber	4107 West Kinzie	60624
	Mathias Klein & Sons	7200 McCormick	60645
	Kolcraft Products	3455 West 31st Place	60623
	Lamination Specialties	315 North Oakley	60612
	Lamination Specialties	235 North Artesian	60612
	Chas. E. Larson & Sons	2645 North Keeler	60639
	Lampshades, Inc.	1615 North Wolcott	60622
	Laystrom Mfg.	3900 West Palmer	60647
	Leaf Confectionary	1155 North Cicero	60651
	Chas. Levy Circulating	1200 North Branch	60622
	Lewis Screw Co.	4300 South Racine	60609
	Licon Co.	6615 West Irving Park Rd.	60634
	Lincoln Acceptance	855 West Washington	60607
	Lincoln West Medical	2544 West Montrose	60618
	Lindberg Co.	2450 West Hubbard	60612
	Lincoln Mfg.	2617 Fletcher	60618
	Loretto Hospital	645 South Central	60644
	Madden Graphics	1147 West Jackson	60607
	Magikist/Monarch	750 South Cicero	60644
	Mail Well Envelope	5445 North Elston	60630
	Marillac Social Center	2822 West Jackson	60612
	Markstone Mfg.	1240 North Homan	60623
	Marvin Glass	4161 South Morgan	60609
	Masterpiece Studios	5400 West 35th	60650
	Masterwork	4011 North Ravenswood	60613
	Martin Yale Industries	500 North Spaulding	60624
	Maxtec International	6460 West Cortland	60635
	Oscar Mayer	1241 North Sedgwick	60610
	McCormick Stange	342 North Western	60612
	Ada McKinley Vocational	6033 South Wentworth	60621
	Mercantile Refrigerated	2101 West Pershing Road	60609
	Mercoid Corp.	4201 West Belmont	60641
	Medalist Champion Screw	2429 West 25th	60608
	Metal Purchasing	7505 South Laflin	60620
	Metal Removal	5740 North Tripp	60646
	Midas International	4101 West 42nd Place	60632
	Miles Laboratories	7123 West 65th	60638
	Mills American	4400 West Ohio	60624
	Morgan Linen	2330 South Prairie	60616
	National Adhesives	3641 South Washtenaw	60632
	National Casein	601 West 80th	60620
	Nelson Bros.	2750 West Grand	60612
	Northfield Electric	5317 North Ravenswood	60640
	Norwegian American Hospital	1044 North Francisco	60622

City	Licensed Location		Zip Code
	COOK COUNTY		
Chicago	A. J. Nystrom	3333 North Elston	60618
	P. & H. Plating	3416 West Belmont	60618
	Paper Group	2901 West 36th Place	60632
	Paymaster	1811 West Winnemac	60640
	Peerless Products	5544 West Armstrong	60646
	Peoples Gas	1241 West Division	60622
	Perfect Carton	2221 West 43rd	60609
	Pharmacy Ellegant	2762 North Clybourne	60614
	Pheoll Mfg.	5700 West Roosevelt Road	60650
	Plastic Capacitors	2623 North Pulaski	60639
	Precision Machined	6635 West Irving Park Road	60634
	Precision Metal	3100 Carroll	60612
	Precision Universal	3456 North Kedzie	60618
	Premium Plastics	465 West Cermak	60616
	Process Color Plate	1200 West Monroe	60607
	Process Gear	3313 West Newport	60618
	Proctor & Gamble	1232 West North Avenue	60622
	Produce Terminal	1550 South Blue Island	60608
	Production Metal	548 North Sacramento	60612
	Prudential Feldco	2011 West Hastings	60608
	Pyramid Mouldings	5353 West Armstrong	60646
	QST Industries	231 South Jefferson	60606
	R.T.C. Industries	3101 South Kedzie	60623
	Rauland Borg	3523 West Addison	60618
	Rego Co.	4200 West Diversey	60646
	Reliable Plating	1538 West Lake	60607
	Reliable Corp.	1001 West Van Buren	60607
	Reliance Trading	3716 South Iron	60609
	Rheem Mfg.	7600 South Kedzie	60629
	Richo Plastic	5825 North Tripp	60646
	Rickard Circular	325 North Ashland	60607
	Robinson Bus Co.	4617 West Division	60651
	Royal Crown	2801 West 47th	60632
	Ruby Cleaners	2807 West Montrose	60618
	Rush Presbyterian	1700 West Van Buren	60612
	Rush Presbyterian	1700 West Congress	60612
	S & C Electric	6601 North Ridge	60626
	Safe Air	1300 South Kostner	60623
	Safety Socket Screw	6501 North Avondale	60631
	St. Anthony DePalma Hospital	2875 West 19th	60623
	St. Joseph Hospital	2900 North Lake Shore Dr.	60657
	St. Mary Hospital	2233 West Division	60622
	St. Mary's Living Center	7270 South Shore	60649
	St. Vicent DePaul	2145 North Halsted	60614
	Schuessler Knitting	1523 North Fremont	60622
	Sciaky Bros.	4915 West 67th	60638

City	Licensed Location		Zip Code
	COOK COUNTY		
Chicago	Scully Jones	1901 South Rockwell	60608
	Sherman Reynolds	415 North Aberdeen	60622
	Silvestri Corp.	2720 North Paulina	60614
	Sky Chefs	511 Cargo Road	60666
	H. P. Smith Paper	5001 West 66th	60638
	Social Security Adm.	600 West Madison	60606
	Solo Cup	1501 East 96th	60628
	Spiegel	1903 West Pershing Road	60609
	Spiral Binding	4200 West Wrightwood	60639
	Steiner	849 North Franklin	60610
	Stewart Warner	2850 North Wolcott	60657
	Stewart Warner	2769 North Wolcott	60614
	Stewart Warner	1300 Kostner	60651
	Stiffel Co.	700 North Kingsbury	60610
	Stockyards Packing	340 North Oakley	60612
	Strombecker	600 North Pulaski	60624
	Supercut	3418 North Knox	60641
	John S. Swift	17 North Loomis	60607
	Swint Industries	3445 North Kimball	60618
	Switchcraft	5555 North Elston	60630
	Tingstol	1340 Fullerton	60614
	Tootsie Roll	7401 South Cicero	60629
	Trendler Metal	1750 South Kilbourn	60623
	Triangle Home	945 East 93rd St.	60619
	Triton	1020 North Kolmar	60651
	USI Clearing	6499 West 65th	60638
	U.S. Railroad Retirement	844 North Rush	60611
	U. S. Sample	421 North Western	60612
	Union Special Machine	222 North LaSalle	60610
	United Air Cleaner	9705 South Cottage Grove	60628
	University of Chicago	5801 South Ellis	60637
	University of Chicago Press	11030 South Langley	60628
	Uppco	5620 West Bloomingdale	60639
	Victor Products	5750 West Roosevelt	60690
	Viracon Dial	1315 North Branch	60622
	Viscase	6733 West 65th	60638
	Waldorf	4200 South Pulaski	60632
	Wallace Computer	444 West Grand	60610
	Edward Weck	5645 North Ravenswood	60660
	Weil Pump	5921 Dickens	60639
	Wells Gardner	2701 North Kildare	60639
	Western Piece Dyers	2845 West 48th Place	60632
	Western Rust Proof	3636 North Kilbourn	60641
	Williams Electronics	3401 North California	60618
	Woodwork Corp.	1432 West 21st	60608
	William Wrigley	3535 South Ashland	60609

City	Licensed Location		Zip Code
	COOK COUNTY		
Chicago	Wrap-On-Co.	5550 West 70th Place	60638
	Zenith Radio	1900 North Austin	60639
	Zenith Radio	1500 North Kostner	60651
	Zenith Controls	830 West 40th	60609
Cicero	Baron Blakeslee	1620 South Laramie	60650
	Baron Blakeslee	1844 South Laramie	60650
	Brad Foote Gear	1309 South Cicero	60650
	Danly Machine	2104 South 52nd	60650
	Dundick Corp.	4616 West 20th St.	60650
Cicero	Economail	1824 South 54th Avenue	60650
	Koppers Co.	3900 South Laramie	60650
	Kropp Forge	5301 West Roosevelt Rd.	60650
	Metropolitan Sanitary	5901 West Pershing	60650
	National Castings	1400 South Laramie	60650
	Saporito Plating	3130 South Austin	60650
	Simkins Industries	5701 West Ogden Avenue	60650
	Sonoco Products	1874 South 54th Avenue	60650
	Wilbow	1941 South 54th Avenue	60650
Des Plaines	Afco Products	2074 South Mannheim Road	60018
	Dietzgen Corp.	250 Wille Road	60018
	A. J. Gerrard & Co.	400 East Touhy	60018
	Hart Schaffner & Marx	1680 East Touhy	60018
	Kester Solder	515 East Touhy	60018
	LaMarche Mfg.	106 Bradrock	60018
	Mark Antenna	2180 South Wolf Road	60018
	Reliable Fuse Brush	2070 Maple	60018
	Sales Tools	2166 South Mannheim Road	60018
	Siemens Gammasonics	2000 Nuclear	60018
	Sterling Drug	200 East Oakton	60018
	Victor Automotive	501 South Wolf	60018
Elk Grove Village	Aquarius Metal	675 Greenleaf	60007
	Coach & Car	1951 Arthur	60007
	Creative Label	2450 Estes	60007
	C. A. Dahlin Co.	2451 Estes	60007
	Field Container	1500 North Nicholas	60007
	Groen	1900 East Pratt	60007
	J. F. Hermold & Bros.	901 Morse	60007
	Jade Technologies	2100 Lunt	60007
	Lawrence Foods	2200 Lunt	60007
	Monarch Metal	1901 Estes	60007
	N.S.C. Electronics	2201 Landmeier	60007
	National Safety Council	1815 Landmeier	60007
	Niagra Envelope	2001 Arthur	60007
	Redson Rice	1800 Greenleaf	60007
	Re-Mi Foods	1201 Tonne	60007
	Joseph Ryerson Co.	2180 Pratt	60007

City	Licensed Location		Zip Code
	COOK COUNTY		
Elk Grove Village	G. D. Searle	1100 Kirk	60007
	Service Plastics	1850 West Touhy	60007
	Sola Electric	1717 Busse	60007
	Steiner Electric	1250 Touhy	60007
	TRW Cinch	1500 Morse	60007
	TRW Cinch	1501 Morse	60007
	J. J. Tourek Mfg.	1800 Touhy	60007
	TriCo Metal	1355 Greenleaf	60007
	Wessel Co.	1201 Kirk Street	60007
	Western Kraft	1800 Nicholas	60007
Evanston	Arens Controls	2017 Greenleaf	60202
	DeVry	2201 Howard	60202
	Eiki International	2230 Brummel	60202
	Evanston Hospital	2650 Ridge	60202
	National Steel	2424 Oakton	60202
	Rust Oleum	2301 Oakton	60202
	Shure Bros.	2401 Brummel	60202
	Shure Bros.	222 Hartrey	60202
Forest Park	American Distribution	7609 Industrial	60130
	Ferrara Pan Candy	7301 West Harrison	60130
	Fisher Pen	743 Circle	60130
Franklin Park	Allrite Sheet Metal	2950 Commerce	60131
	Alcon Bldg. Prod.	11440 West Addison	60131
	Alkco Mfg. Co.	11500 Melrose	60131
	American Rivet Co.	11330 West Melrose	60131
	Apollo Metals	11550 West King	60131
	C.A.I. Electronics	10750 West Grand	60131
	Chicago Hardware	9100 Park	60131
	Consolidated Electronics	11044 King	60131
	Conway Import	11051 West Addison	60131
	Helene Curtis	2125 North Rose	60131
	Duo-Fast	3702 River	60131
	Dynacircuits	11230 Addison	60131
	Ekco Housewares	9234 West Belmont	60131
	Graco, Inc.	9451 West Belmont	60131
	Graphic Packaging	11250 Addison	60131
	IFD Hydraulics	3412 North River	60131
	Just Mfg.	9233 King	60131
	Knowles Electronics	3100 North Mannheim	60131
	L. B. Wood Specialties	11000 Seymour	60131
	Leslie Locke Bldg. Prod.	11241 West Melrose	60131
	Life Savers, Inc.	3401 Mt. Prospect	60131
	MIC Quasar	2535 North 25th	60131
	MIC Quasar	9401 West Grand	60131
	Midway Mfg.	10601 Belmont	60131
	Motorola	2553 Edgington	60131

COOK COUNTY

City	Licensed Location		Zip Code
Franklin Park	Nu-Way Speaker	9245 Park	60131
	Olmarc Packaging	11130 West King	60131
	Reliable Power	11333 Addison	60131
	Rigidbilt, Inc.	9240 West Belmont	60131
	Rixson Firemark	9100 West Belmont	60131
	Tru-Die	3700 North Sandra	60131
	U. S. Tobacco	11601 Copenhagen	60131
Glenview	Allstate Enterprises	3701 West Lake	60025
	Glenbrook Hospital	2100 Pfingsten	60025
	Glenview Hospital	1511 Greenwood	60025
	March Mfg.	1819 Pickwick	60025
	Omni Circuits	1851 Elmdale	60025
	Signode	3700 West Lake	60025
Harwood Heights	Breuer Electric	7401 West Lawrence	60656
	Dor 'O' Matic	4750 North Ronald	60656
	Paasche Airbrush	7440 West Lawrence	60656
Hillside	Zipatone	150 Fencl	60162
Hoffman Estates	Pfizer	2400 West Central	60196
LaGrange	Electro Motive	9301 West 55th Street	60525
	Mid 1 Music	825 East 26th	60525
Lincolnwood	Accurate Threaded Fasteners	3550 Pratt	60645
	ADA Metal Products	3515 West Touhy	60645
	Bell & Howell	6800 North McCormick	60645
	Hilton Athletic	3700 West Morse	60645
	Lind Plastics	6900 North Central Park	60645
	Mid Continent Screw	3701 West Lunt	60645
Melrose Park	Alberto Culver	2525 West Armitage	60160
	Album Graphics	1950 North Ruby	60160
	Chicago Display	1301 West Armitage	60160
	Forest Electric	1001 North 25th	60160
	Handy Button Machine	1750 North 25th	60160
	Home Juice	15th & Bloomingdale	60160
	International Multifood	2000 North George	60160
	Lake Book	2085 North Cornell	60160
	Lindberg Heat	1975 North Ruby	60160
	Lypho-Med	2020 Ruby	60160
	Milani Foods	2150 North 15th	60160
	National Castings	110 North 25th	60160
	Navistar International	North Ave. & LaGrange Rd.	60160
	Ram Golf	2020 Indian Boundry	60160
	Reflector Hardware	1400 North 25th	60160
	Zenith Electronics	2407 North	60160
Morton Grove	Avon Products	Waukegan & Golf Roads	60053
	Bell & Gossett	8200 North Austin	60053
	Cook Electric	6201 West Oakton	60053
	John Crane Houdaille	6400 West Oakton	60053

City	Licensed Location		Zip Code
	COOK COUNTY		
Morton Grove	Diebel Mfg.	6505 Oakton	60053
	GPE Controls	6511 Oakton	60053
	Middleby Marshall	8300 Austin	60053
	Tommy Armour Co.	8350 North LeHigh	60053
Mt. Prospect	Perfection Spring	1449 East Algonquin	60056
	United Air Lines	1200 Algonquin	60056
Niles	Aparacor	6412 Vapor	60648
	Barr Co.	6100 West Howard	60648
	Cutler Industries	7425 Croname	60648
	Fort Dearborn Litho	6035 Gross Point	60648
	Harig Mfg.	5757 Howard	60648
	Haydock Caster	7500 North Caldwell	60648
	Imperial Clevitz	6300 Howard	60648
	MPC Products	5600 Jarvis	60648
	Mail Sort	6663 Howard	60648
	Middleby Marshall	6153 West Mulford	60648
	Nightingale-Conant	6245 Howard	60648
	Nightingale-Conant	7300 Lehigh	60648
	Precision Carbide	7450 North Natchez	60648
	Raymond Foods	7540 North Croname	60648
	Stimsonite Prod.	7542 North Natchez	60648
	Vapor Corp.	6420 West Howard	60648
	Wico	6400 West Gross Point	60648
	Wilson Jones	6150 West Touhy	60648
Norridge	Tesko Welding	7350 West Montrose	60656
Northbrook	Anetsberger Bros.	Anets Drive	60062
	Allstate Insurance	Allstate Plaza	60062
	Allstate Insurance	900 Skokie Blvd.	60062
	Major Reflector	455 Academy	60062
	Maurice Sporting Goods	1825 Shermer	60062
	A. W. Zengeler Cleaners	550 Dundee	60062
Northfield	Dacor Corp.	161 Northfield	60093
	Olmarc Packaging	275 Northfield	60093
Northlake	GTE Network Systems	400 North Wolf	60164
	International Paper	635 Northwest	60164
	Olmarc Packaging	165 West Lake	60164
	Sun Chemical	135 West Lake	60164
Rolling Meadows	G. J. Aigner Co.	1601 Rohlwing Road	60008
	Electrodynamics	1200 South Hicks	60008
Rosemont	Grind Rite Grinding	9580 West Williams	60018
	Lyphomed	10401 West Touhy	60018
Schaumburg	Motorola	1301 East Algonquin	60196
	Motorola	1299 East Algonquin	60196
Schiller Park	Anderson-Snow	9225 Ivanhoe	60176
	Amco Engineering	3801 North Rose	60176
	Atols Tool & Mold	3828 North River	60176
	Crafts Co.	9440 West Ainslie	60176

City	Licensed Location		Zip Code
	COOK COUNTY		
Schiller Park	K. P. Publications	3800 River	60176
	Mayfair Molded Prod.	3700 North Rose	60176
	Smithco Fabricators	9611 West Foster	60176
	Wisconsin Tool	9521 West Ainslie	60176
Skokie	Ametek-Panalarm	7401 North Hamlin	60076
	Allstate Insurance	7770 Frontage Road	60076
	Alnor Instrument	7555 North Lindner	60076
	Best Cutting Die	8080 North McCormick	60076
	C.T.A.	Oakton & Central Park	60076
	Electro Motive	8019 North Monticello	60076
	Felt Products	7450 North McCormick	60076
	Felt Products	3428 West Touhy	60076
	E. H. Gustafson	5115 South Suffield	60076
	Hirsch Co.	8051 Central Park	60076
	MPC Products	7426 Linder	60076
	Marsh Instrument	3501 Howard	60076
	Ohmite Mfg.	3601 Howard	60076
	Rhopac, Inc.	3425 Cleveland	60076
	Standard Grinding	3721 West Chase	60076
	Synchro-Start	8151 North Ridgeway	60076
	Synchro-Start	8109 North Ridgeway	60076
	Synchro-Start	8124 North Central Park	60076
	U. S. Robotics	8100 North McCormick	60076
Wheeling	Crescent Cardboard	100 Willow Road	60090
	E. Z. Por Corp.	1500 South Wolf	60090
	Orval Kent Food	120 West Palatine Rd.	60090
	Shure Bros.	985 Chaddick	60090
	V & S Grinding	900 S. Chaddick	60090
	DU PAGE COUNTY		
Bensenville	Bally Gaming	90 O'Leary	60106
	Beecham Cosmetics	600 Eagle	60106
	Chicago White Metal	Route 83 & Fairway	60106
	Economy Engineering	484 Thomas	60106
	Economy Engineering	625 Thomas	60106
	Prestige Products	1004 Fairway	60106
	Spiegel	854 Golf Lane	60106
Elmhurst	Vogel Peterson	Route 83 & Madison	60126
Itasca	Reichel & Drews	1025 West Thorndale Road	60143
Oak Brook	Lions Clubs Intern	York & Cermak Roads	60521
Wheaton	Spraying Systems	North & Schmale Roads	60187
Willowbrook	New York Blower Co.	7660 Quincy	60521
Wooddale	Eskay Screw	321 Foster	60191
	United Airlines	1501 Mittel	60191
	LAKE COUNTY		
Buffalo Grove	Landis Gyr Powers	1000 Deerfield Road	60090
Deerfield	Allstate Life Ins.	1411 Lake Cook Road	60015

DFI

UNCLAIMED
PROPERTY
DIVISION

UNCLAIMED PROPERTY

A YEAR OF GROWTH AND IMPROVEMENT

Continued growth in unclaimed property resulted in two major occurrences in the Unclaimed Property Division during Fiscal Year 1988. First, as in the five previous years, a remittance record was set with the Division taking in $22,031,973. Records were also set in Total Income Received $22,117,915; Number of Names Published 30,073; Number of Inquiries Received 17,338; Number of Claims Paid 4,055; and Total Amount of Claims Paid $2,805,404. Secondly, and stemming from the continuous records set and resulting increased workload, the Division reorganized and streamlined its systems and modified existing policies and procedures in order to meet current demands.

The results, we can assure, have and will continue to allow for diligent administration of the Act and expeditious processing of claims for Illinois residents.

THE ACT

The Unclaimed Property Division administers one of the oldest and most important consumer protection laws in Illinois — the Uniform Disposition of Unclaimed Property Act. Prior to passage of the Act in 1961, holders of unclaimed financial assets were able to use funds which belonged to others for their own benefit. The Illinois Legislature realized it was unfair for holders to profit unjustly from the use of money that belonged to the actual owner or heir. The Legislature also recognized that if true owners or heirs could not be found, the benefit of the unclaimed assets should accrue to all the people of Illinois and not just the holders of those assets.

The Unclaimed Property Division ensures that a concerted effort is made to locate rightful owners or heirs and that until such time as that is accomplished all of our citizens shall benefit from the use of the unclaimed funds.

The Act requires all entities — private, public, and governmental — to remit all financial assets to the State if unclaimed for seven years or more. Unclaimed property can be any financial asset ranging from abandoned savings and checking accounts, unpaid wages or commissions, stocks, uncashed dividends, customer deposits or overpayments, credit balances, refunds, money orders, traveler checks, to paid up life insurance policies.

Tangible property could become unclaimed property in the case of safe deposit or other safekeeping repository contents. If the rent on such a repository remains unpaid for seven years or more, the contents are remitted to the Department.

It is important to note that Illinois is a custodial state and that an owner or heir can always claim his or her funds that were remitted to the Department under the Act. This differs from an "escheat state" in which, after a mandated period of time, funds remitted to the State belong solely to the State.

REVENUE AND APPROPRIATIONS

Since the Unclaimed Property Act was written in 1961, the State of Illinois has received $187,689,873 in unclaimed property assets. Of that total, $22,031,973 was received in FY 1988.

The Unclaimed Property Act states that all money received must be maintained in a special fund and cannot be deposited in the general revenue accounts which normally are used to pay for state expenses.

Once assets are remitted to the Department, they are held in perpetual custody until the rightful owner or heir makes claims to it. The assets are deposited with the State Treasurer who applies the funds to various retirement system accounts.

	FY89 Allocation	**Total Allocations Since 1977**
State Teachers	3,089,700	59,243,300
State University	5,650,800	30,513,700
State Employees	1,907,800	24,683,500
Judges	787,900	3,829,100
General Assembly	63,800	450,400
	11,500,000	118,720,000

Since 1978, over $107,500,000 has been allocated to the retirement systems.

METHODS FOR LOCATING OWNERS

Locating and reuniting owners with their financial assets is a primary function of the Division. The owner's name and last known address are published in newspapers throughout the State; by counties, twice a year. A record breaking 30,073 names were published in Fiscal Year 1988. (see Chart "C")

Persons who see their names, or other names they may recognize, are urged to contact the Department so that every effort may be made to reunite these owners with their financial assets. The published list of owners is also made available to members of the General Assembly who cooperatively use their offices to assist the Department in its search for missing owners last known to be living in their legislative districts.

The Department is instrumental in a continual public information campaign to further stimulate public awareness and to gain the support of the public and the media by holding interviews, issuing press releases, and providing Departmental staff members to speak before various civic and other groups. The Director has been actively granting radio and television interviews, which in coordination with the staff, have resulted in hundreds of inquiries by potential owners of unclaimed property. The Division is continually developing new brochures which explain the Unclaimed Property Act and the Department's claim procedures. Staff members have also attended many County and State fairs to further distribute and explain the Act to the public.

The Owner Discovery Unit (ODU) has many functions including the actual physical search for people through direct phone calls and personal contact by traveling the entire State. This is called "Target Search." ODU not only administers the Target Search Program, but is involved in the solicitation of radio and television stations who are willing to broadcast certain names of owners after the Department has exhausted all other means of contacting them. This program, known as "Treasure Hunt", has been highly successful, not only in finding hard to find owners, but in building public awareness of the Unclaimed Property Act.

Last but not least, ODU administers the V.I.P. program, whose sole purpose is to personally contact prominent institutions, corporations, and individuals to advise and instruct them in the retrieval process of their unclaimed assets. Many hundreds of V.I.P. letters are mailed out twice a year and the claim response has been over 65%.

REPORTS

Each year the Department mails approximately 55,000 notices, annual publication reports, and remittance reports to holder organizations located throughout the country. The mailing's purpose is to provide the organizations with the necessary material so that unclaimed property belonging to Illinois residents can be voluntarily reported and remitted to the State.

As a result of the annual reports, the Department published the names of 30,073 citizens or businesses who had unclaimed financial assets in excess of $100.00. The Department received a record breaking total of $18,274,880 from the voluntary compliance reporting of the holder organizations. Additionally, approximately 160,000 new unclaimed owners were added to the files as a result of Fiscal Year 1988's effort.

CLAIMS

The Department, in Fiscal Year 1988, broke all records for the number and amount of claims processed. The Department returned $2,805,404 to 4,055 individuals. Also as a result of the publications, an estimated additional $10,000,000 is returned each year to the rightful owners or heirs by the holder organizations before the funds are remitted to the State.

The Uniform Disposition of Unclaimed Property Act is responsible for the return of many millions of dollars to owners or heirs; money which might otherwise have been lost or abandoned. Since the inception of the Act, the Department has paid $18,209,714 to 30,735 citizens.

The record breaking statistics of Fiscal Year 1988 can be attributed to improved operating format and the implementation of a new computer generated data retrieval system which enabled the unit to process the expanding volume of claims.

FISCAL YEAR	AMOUNT
1981	903,179
1982	1,169,339
1983	1,434,106
1984	1,442,697
1985	1,667,993
1986	1,948,385
1987	1,835,829
1988	2,805,404

EXAMINATIONS

The Examination Section is primarily responsible for ensuring holder compliance with the provisions of the Uniform Disposition of Unclaimed Property Act through examinations of holders with substandard reporting histories. The principle thrust of these examinations is the review of holder books and records to determine the accuracy of annual reports and the discovery of unclaimed property.

The examination staff is currently composed of the Review Examiner and eleven examiners. Recent Division reorganization has seen the Review Examiner function transferred to the Chicago office from Springfield to facilitate a closer working relationship with the Assistant Supervisor in charge of examiner scheduling. Nine of the examiners are based out of the Chicago office and two examiners are based out of the Springfield office. Promotions, lateral transfers, and acceptance of positions outside of state government have seen this section experience significant staff turnover during Fiscal Year 1988; necessitating the hiring and training of a new Review Examiner and many new examiners.

In an effort to have the total examination staff operating efficiently and upgrade their knowledge and skills, a series of in-service training sessions were held toward Fiscal Year's end. Since these training sessions proved so successful, our intent is to continue them on a quarterly basis in Fiscal Year 1989.

Despite the negative impact on annual statistics resulting from the turnover of examiner staff and increased time utilized for training, the examination section completed 286 examinations during Fiscal Year 1988. Examination remittances were at near record levels. In fact, remittances for Fiscal Year 1988 totalled $2,464,699 which represents the second highest total in Division history.

Modification of the examination closing was just one of the noteworthy changes made in the actual conduct of the examination during Fiscal Year 1988. With the ongoing training and greater sophistication of the staff, the Examination Section looks toward Fiscal Year 1989 for conducting an even higher quality comprehensive examination.

SAFE DEPOSIT SECTION

The Safe Deposit Section of the Unclaimed Property Division is responsible for the collection, safekeeping, and subsequent disposition of contents from dormant safe deposit boxes remitted by banks, savings and loans, and private safe deposit box companies throughout the State of Illinois.

The Unclaimed Property Act states that holders of safe deposit boxes are required to file an annual report with the Department and list those boxes whose leases have expired and have been unclaimed by the owner for a period of seven (7) years. Boxes that are determined to have contents are remitted by the holders to the custody of the State of Illinois. During Fiscal Year 1988, 2,735 safe deposit boxes were received by the Division staff.

Tangible property such as cash, jewelry, stamps, coins and currency with numismatic value, and historical items are held until the owner's name and last known address have been published. Any items of monetary value that are not claimed are eventually appraised and sold through a private auction house.

During Fiscal Year 1988, the Safe Deposit Section reimbursed 175 holders for a total of $7,203.29. This is in accordance with Section 2(d) of the Unclaimed Property Act. Additionally, auction proceeds totaling $30,847.00 and monetary assets of $89,595.00 were deposited with the State Treasurer.

Fiscal Year 1988 saw the Safe Deposit Section complete work in the noteworthy "Project Phoenix." In March 1985, the Department received contents of 4,778 Safe Deposit Boxes from 76 federally chartered banks that had failed during the Depression Era. In light of the amount of years that had passed from the banks' failure and the Department's receipt of the contents, a special research team was organized in an effort to help identify those items that might now have a particular historical significance. This was dubbed "Project Phoenix."

Due to the significance of the project and the attention it derived, the Unclaimed Property Act was amended by the General Assembly in 1986 through Public Act 84-446 giving the Director the authority to loan unclaimed safe deposit box contents of historical value to museums, recognized historical organizations, and exhibitors with the understanding that the property was to be returned if claimed.

During the month of June, in conjunction with "Project Phoenix" and in accordance with Public Act 84-446, the Department turned over to Dr. Margaret Burroughs, Founder Emeritus and Director of the DuSable Museum of African American History, items from a safe deposit box from the Douglas National Bank of Chicago, the nation's first Black national bank. This material will go on public display in the near future.

Safe deposit section personnel are available to the Illinois Safe Deposit Association and the National Safe Deposit Association for presentations regarding unclaimed property and its relationship to the industry. In Fiscal Year 1988, the Division Administrator spoke at the Illinois Safe Deposit Association annual meeting and had various staff make presentations at regional meetings.

The following chart depicts safe deposit activity since Fiscal Year 1980:

Year	Boxes Collected	Auction Receipts	Monetary Contents	Total
1980	4,232	$ 54,812	$190,750	$245,562
1981	1,369	101,563	43,536	145,099
1982	2,806	13,246	70,818	84,064
1983	1,790	66,755	36,306	103,061
1984	2,566	20,906	102,786	123,692
1985	3,709	48,919	162,203	211,122
1986	5,407	24,919	54,465	79,375
1987	2,227	43,186	67,537	110,723
1988	2,735	30,847	89,595	120,442

STOCK PROGRAM

Of all the activities in the Unclaimed Property Division, the Stock Program has undergone the greatest changes in Fiscal Year 1988. These changes were necessitated by and may be attributed to the 500% growth the Division has experienced in stock remittances during the past five years.

Shares of stock and dividends accrued are received from annual remittances, examination remittances, safe deposit boxes, and the Unclaimed Property Clearinghouse. Stock and dividends are processed similar to safe deposit contents. After publication, if an owner comes forward and there is an approved claim, shares are reissued to the claimant. If, after a prescribed period, no claimant comes forward, the shares are sold through an account at a brokerage firm of the Department's choice. Net proceeds are owner coded for future claims by the rightful owner or heir.

In September of 1987, Director Michael E. Fryzel convened an in-house Unclaimed Property Stock Task Force to gather all relevant information regarding the Department's administration of the Stock Program. The Task Force's review showed that new systems, policies, procedures, and staffing patterns had to be developed to efficiently handle this increased workload.

To this end, the first major change was centralization of the Stock Program in the Chicago office. This eliminated the necessity of a dual recordkeeping system and streamlined the processing of incoming stock remittances. An Executive II and Clerk III were hired to oversee these activities.

A new brokerage firm was employed by the Department of Financial Institutions. Their service in processing, transferring, and selling unclaimed stock has assisted Division staff in responding more rapidly to claims filed by citizens.

New policies and procedures are in the process of being implemented. This will give owners of unclaimed stock the choice as to whether they want stock reissued in their own names and returned to them or sold by the Department's broker and given the net proceeds. Most importantly, the new policies and procedures provide for greater efficiency in claims processing, which puts the stock/dividend cash into the rightful owner's hands faster.

As a result of these Division changes, the identification and researching of numerous stock certificates remitted to the Department by the United States Comptroller of the Currency has been expedited. These certificates were found in safety deposit boxes confiscated by the Federal Government from failed banks during the Depression Era. With the brokerage firm's assistance, the Division undertook the massive job of determining the certificates' current values.

One of the more rewarding aspects of the Stock Program has been the Department's continued participation in the Unclaimed Property Clearinghouse. It is an association of states that have joined together in a multi-state cooperative effort to simplify the reporting and collection of abandoned stocks, securities, and cash. During Fiscal Year 1988, $2,580,782.43 in stocks and dividends were processed by the Clearinghouse and remitted to Illinois. This amount exceeds the total amount collected during all of Fiscal Year 1987 threefold. Quarterly policy meetings for representatives from each of the participating states is an important aspect of the Clearinghouse.

During these meetings valuable information is exchanged and often the group is addressed by business and financial leaders and representatives of the Federal Government. These exchanges assist the various states in remaining abreast of new laws and changes affecting stocks and securities as well as informing members on developments involving unclaimed property.

In Fiscal Year 1988, the Department received $2,580,782.43 from the Unclaimed Property Clearinghouse and $226,845.50 from the sale of other stock held by the Department for a total of $2,807,627.93.

INTERSTATE COOPERATION

Illinois is a leader in the field of reciprocity and at the present time has reciprocal agreements with 19 states and the District of Columbia.

These agreements provide for the orderly transfer of unclaimed assets for citizens domiciled in the various states and insures citizens of Illinois that unclaimed assets they may have in other states are not lost to them.

In addition to the ongoing pursuit of entering into agreements with all of the 49 states that have unclaimed property laws, Illinois maintains an active membership in the National Association of Unclaimed Property Administrators (NAUPA). The Division's Administrator, Ms. Georgia K. Marsh, was elected second Vice President of the Midwest Region at the past Annual Meeting of NAUPA. This active involvement promotes open communication and cooperative relationships between the member states and provides the citizens of Illinois the broadest possible opportunities for the return of their unclaimed assets.

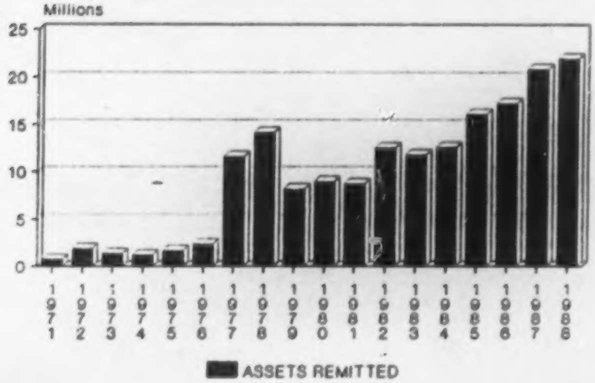
During Fiscal Year 1988, $992,367.65 was exchanged with other states as a direct result of the reciprocity program.

The following chart represents the amounts exchanged with the reciprocity states and provides an analysis for reciprocal activity:

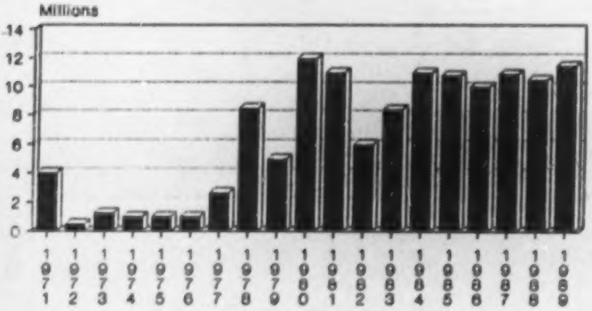
State	Received FY88	Paid FY88	Total Received	Total Paid
Arizona	$ 24,437.31	$ 14,847.70	$ 24,437.31	$ 40,970.26
Dist. of Columbia	-0-	33,100.23	21,734.23	104,050.19
Florida	3,185.58	123,744.34	31,323.84	597,986.79
Idaho	10,176.25	4,594.28	18,420.18	20,767.05
Indiana	-0-	33,324.71	-0-	33,324.71
Kentucky	4,497.76	23,217.46	5,514.98	32,771.12
Massachusetts	25,993.65	118,010.17	313,756.07	389,754.98
Minnesota	36,069.93	40,187.41	137,980.91	135,948.57
Nevada	13,366.22	2,579.16	35,313.76	15,646.51
Nebraska	-0-	10,701.90	-0-	10,701.90
New Mexico	-0-	2,166.39	14,430.81	24,051.57
North Carolina	-0-	20,091.14	13,867.69	43,271.01
North Dakota	57.09	1,238.11	182.54	1,238.11
Rhode Island	-0-	4,722.10	16,736.26	21,325.77
South Dakota	-0-	4,345.39	689.45	5,955.23
Texas*	71,207.85	-0-	71,207.85	-0-
Utah	3,729.10	21,541.28	28,847.73	25,056.39
Virginia	25,130.84	31,992.73	50,249.47	93,127.41
Washington	-0-	21,474.20	14,822.60	21,474.20
Wisconsin	234,042.87	86,649.71	301,356.26	211,795.04
Totals	$453,326.51	$598,528.41	$1,099,871.94	$1,827,978.70

*This represents a one time remittance from the State of Texas. At present, Illinois does not have a formal reciprocity agreement with Texas.

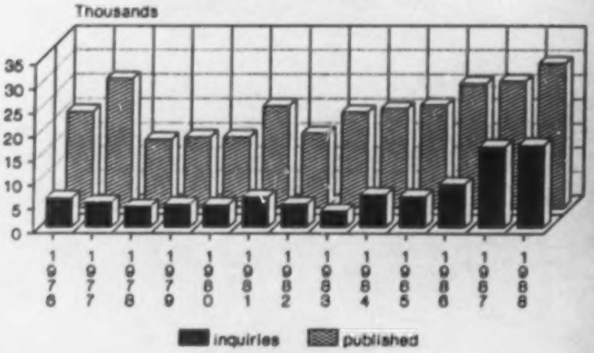
UNCLAIMED ASSETS REMITTED



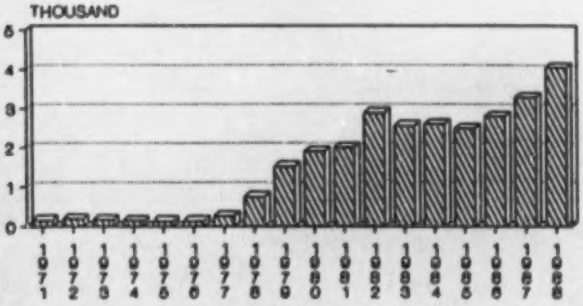
APPROPRIATIONS
To Retirement Funds



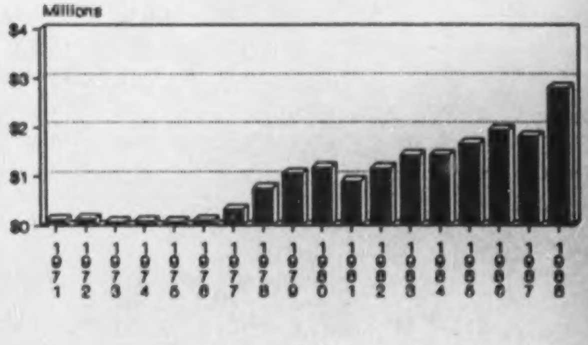
UNCLAIMED PROPERTY
Names Published and Inquiries



CLAIMS PAID
Number



CLAIMS PAID
Amount



SUMMARY

Chart E

UNCLAIMED PROPERTY DIVISION ACTIVITY

Fiscal Years 1962 through 1987

Fiscal Year	Total Unclaimed Property Remitted	No. of Exams	Amount Found Exams	Amount Remit. Exams	Exam Fees Collected	No. of Consultations	No. of Claims Paid	Amount Claims Paid
From Remitted Property	$ 24,949	-	$ -	$ -	$ -	-	-	$ -
1962-1963	5,482,148	•	•	•	•	•	214	50,487
1964-1965	2,139,697	•	•	•	•	•	917	303,119
1966-1967	2,472,741	•	•	•	•	•	703	272,634
1968-1969	1,800,562	•	•	•	•	•	538	245,805
1970	1,252,242	•	•	•	•	•	242	168,694
1971	768,362	•	•	•	•	•	169	123,518
1972	1,897,115	•	•	•	•	•	195	143,532
1973	1,402,271	•	•	•	•	•	176	79,689
1974	1,201,699	•	•	•	•	•	160	93,120
1975	1,719,709	•	•	•	•	•	142	80,148
1976	2,369,680	•	•	•	21,150	•	134	108,051
1962-1976 TOTAL	$ 22,531,175	•	$ •	$ •	$ 21,150	•	3,590	$ 1,668,797
1977	11,659,967	107	•	•	71,455	•	271	324,555
1978	14,187,936	104	•	•	22,500	1,914	753	760,061
1979	8,217,289	779	6,499,549	992,210	48,485	1,295	1,515	1,066,525
1980	8,973,691	531	4,695,016	980,291	35,900	1,623	1,906	1,182,844
1981	8,738,838	342	2,727,567	953,457	36,115	427	1,994	903,179
1982	12,565,075	508	11,024,338	1,745,587	41,872	840	2,889	1,169,339
1983	11,813,541	423	4,133,129	1,463,895	46,707	1,008	2,556	1,434,106
1984	12,58,703	270	11,730,803	2,189,823	98,156	728	2,612	1,442,697
1985	16,159,033	366	5,819,091	2,165,466	96,485	812	2,493	1,667,993
1986	17,309,328	385	5,840,898	3,150,977	144,120	480	2,804	1,948,385
1987	20,921,324	403	3,664,755	1,805,348	111,183	436	3,297	1,835,829
1987	22,031,973	286	2,948,750	2,464,699	85,942	298	4,055	2,805,404
1977-1988 TOTAL	165,158,698	4,504	56,135,146	17,911,753	838,920	9,861	27,145	16,540,917
GRAND TOTAL	$187,689,873	4,504	$59,083,896	$17,911,753	$860,070	9,861	30,735	$18,209,714

REMITTANCE AND OTHER INCOME

The Department continued to expand the amount of money received as well as money returned in 1988.

The total received, $22,117,915, is the highest since the inception of the Act in 1961. The increased revenue and claims paid can be attributed to several factors, including: increased awareness on the part of citizens, improved voluntary compliance by holder organizations and a reorganization of the Division enabling the Department to process additional amounts of work. The chart below shows net collections and total claims paid (each the highest in the history of the Act):

	1988	1987	1986	1985	1984	1983	1982
Holder Remittances	$18,274,880	$17,806,276	$13,370,276	$12,512,434	$ 9,395,504	$ 9,070,215	$ 9,428,928
Currency Exchanges Unclaimed Money Orders	525,035	646,072	394,705	507,149	475,100	436,782	468,010
Examination Remittances	2,464,699	1,805,348	3,150,977	2,165,466	2,189,823	1,463,895	1,745,587
Examination Fees	85,942	111,183	144,120	96,485	98,156	46,707	41,872
Dividends — Accruing to Stock Held by Department	85,475	13,378	11,484	12,805	24,409	18,171	23,691
Auctions — Sale of Safe Deposit Contents	30,847	43,186	24,910	48,919	20,906	66,755	13,246
Direct Deposits — Safe Deposit Section, Money Without Numismatic Value	89,595	67,537	54,465	162,203	102,786	36,306	70,818
Sale of Stock	106,081	398,555	223,480	387,873	283,134	331,283	170,322
Reciprocity Remittances	445,001	128,049	78,758	168,740	86,326	115,041	45,663
Miscellaneous	360	12,923	273	193,444	2,713	275,093	598,810
TOTAL INCOME	$22,117,915	$21,032,507	$17,453,448	$16,255,518	$12,678,859	$11,860,248	$12,606,947
TOTAL CLAIMS	2,805,404	1,835,829	1,948,385	1,667,993	1,442,697	1,434,106	1,169,339
NET COLLECTIONS	$19,312,511	$19,196,678	$15,505,063	$14,587,525	$11,236,162	$10,426,142	$11,437,608

UNCLAIMED PROPERTY DIVISION
STATISTICAL INFORMATION

Fiscal Year 1988

INQUIRIES/CLAIMS

Total Inquiries	Total Claims	Total Value of Claims
17,338	4,055	$2,805,404

DEPARTMENT EXAMINER ACTIVITY

Consultations	Examinations	Remitted	Fees	Total
298	286	$2,464,699	$85,942	$2,550,641

SAFE DEPOSIT BOXES

Boxes Collected	Auction Receipts	Monetary Contents	Total
2,735	$30,847	$89,595	$120,442

TOTALS

Total Revenue	Operation Expense	Net Revenue
$22,117,915	$1,342,263	$20,775,652

FISCAL 1988 SIGNIFICANT ACTIVITIES

1. On July 5, 1987, the Division published 5,373 names of unclaimed owners in newspapers throughout the State.

2. During the month of July, the Owner Discovery Unit Representative successfully located an owner of unclaimed assets with an amount of $143,275.09.

3. During the month of August, the State of Texas forwarded $71,208.00 representing unclaimed assets for Illinois residents. The funds were paid as a gesture for a possible reciprocity agreement between the States.

4. The Division sold $34,491.00 worth of unclaimed stock for Illinois citizens during the month of August. The proceeds will be held until the rightful owners or heirs make a claim.

5. Administrator Georgia K. Marsh attended the National Association of Unclaimed Property Administrators conference in Columbus, Ohio on September 14-16. She was elected Vice President of the organization.

6. The Division mailed 24,427 — 1987 Annual Publication Reports to holders on September 28, 1987.

7. On October 8th, Administrator Georgia K. Marsh attended a meeting in New York sponsored by the Unclaimed Property Clearinghouse. The meeting's purpose was to work with the major brokerage houses to develop a Uniform Reporting Form to be used in reporting Unclaimed Property to the Clearinghouse.

8. During the month of October, the Director put together a Task Force to deal with the expanding Stock Program for the Division. Their mission is to make recommendations to the Director on several budgetary, legal, and procedural issues.

9. During the month of November, the Division received approximately 18,000 Unclaimed Property Annual Publication Reports and forwarded them to Pontiac Correctional Center for data entry.

10. The Unclaimed Property Stock Task Force met several times in November. By month's end Administrator Georgia K. Marsh and Assistant Director Joanne Mitchell were working on a draft of recommendations for submission to the Director for operation of the stock section of the Unclaimed Property Division.

11. Work was performed on the 375 VIP names identified in the Annual Publication Report during the month of December.

12. On January 24th, the Division published 21,202 names in newspapers throughout the State in order to reunite owners with their assets.

13. In February, the Division processed and mailed 2,693 replies to citizens regarding the January 24th publication.

14. The Division, in March, mailed approximately 2,533 remittance reports to holder organizations who reported unclaimed assets on the November publication report.

15. On March 21-23, the Division Administrator, Georgia K. Marsh, attended an Unclaimed Property Clearinghouse meeting and National Association of Unclaimed Property Administrators Executive Committee meeting in San Diego.

16. The Division, during the month of March, broke the all time record for the amount of money paid for claims in a one-year period. The total, $2,086,973, exceeded the old record of $1,948,385 set in Fiscal Year 1986 by $138,593.00.

17. During the month of April, the Division received 1,783 remittance reports for a total of $10,081,224.

18. The Division, in June, mailed approximately 25,000 notice letters to November cycle reporters, instructing them to prepare their files for the Publication Report due on November 1, 1988.

19. The Division continues to expand its record-breaking numbers for the payment of claims. The Fiscal Year 1988 total is $2,805,404 to 4,055 owners as of June 30, 1988.

20. During the month of June, the Division broke the all-time record for money received in a fiscal year. The Fiscal Year 1988 total is $22,117,915, which exceeds the old record of $21,032,507 established in Fiscal Year 1987 by $1,085,408.

21. The Division during Fiscal Year 1988 broke the all-time record for inquiries received from citizens. The new total of 17,338 exceeds the old record of 17,030 established in Fiscal Year 1987 by 308 inquiries.

22. During Fiscal Year 1988, the Division published 30,073 names of owners of unclaimed assets. The old record established in Fiscal Year 1987 of 26,391 was exceeded by 3,682.